

# Carryover policy

## Get the most from your dental benefits

If you don't use up your annual maximum, they don't have to go to waste — you may be able to put them to use in the future! This means you'll have more dollars at your disposal for dental procedures in the following years.



### What is a carryover policy?

Each year, your benefits will cover a certain dollar amount in claims. When you use less than half of this maximum, a portion of it will “carry over” to the next year. This means it's added to your annual maximum in future years.

### What do you have to do?

Nothing! Beam's carryover will occur automatically at the beginning of the plan period as long as you received at least one covered dental service this year.

### If my company has an existing plan with a carryover, what happens when I switch to Beam?

If carryover is selected on your Beam plan, Beam can partner with your HR admin to apply eligible carryover from your previous plan (i.e. ortho vs annual max; calendar vs policy year). Please note that there are some stipulations and Beam may not be able to accommodate in all instances.

### How might the carryover work?

Let's say your annual maximum is \$1,000, but you only use \$200 in claims this year. You're eligible for a carryover since you used less than half (\$500) of the dollars available to you! Beam will take one-fourth of your annual maximum and apply it to future years—in this case, it's \$250.

Next year's annual maximum is now \$1,250, assuming you stay under the same plan. Note that the carryover will continue into the following year if you don't use up the annual maximum again, but it is capped at a certain amount, depending on your plan.

While Beam offers custom plans for groups, here are a few more examples of how the carryover works for our most popular options:

Policy annual maximum	Max carrier paid amount to qualify for carryover	Maximum cumulative amount that can be carried over each year	Maximum cumulative amount that can be carried over
\$1000	\$500	\$250	\$1000
\$1200 / \$1500	\$600 / \$625	\$300 / \$312.50	\$1200 / 1250
\$1500	\$750	\$375	\$1500
\$2000+	\$750	\$375	\$1500



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### Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

### Get started with Beam today!

**Questions** [www.help.beam.dental](http://www.help.beam.dental)

**Support** [support@beam.dental](mailto:support@beam.dental) | (800) 648 1179

**Learn more** [beambenefits.com](http://beambenefits.com)