

Building Better Coverage With Max BuilderSM



Reward insured members who use only a portion of their annual dental benefit maximum. The Max Builder* option from The Standard† allows employees and their dependents to build their annual benefit maximums from year to year. To do so, they must file at least one dental claim per plan year and not exceed their annual threshold.

How Max Builder Works

For example, let's look at how Max Builder can work for a member insured under a plan with a \$1,000 annual benefit maximum. If the employee visits a dentist at least once in the plan year and uses a total benefit under the annual threshold of \$500, the employee will be rewarded with a \$250 increase in the next year's benefit maximum. And if you visit an in-network dentist, your next year's benefit maximum will go up an additional \$100. By meeting the requirements four years in a row, the employee can earn the maximum accumulated increase of \$1,000, for a total \$2,000 annual benefit maximum.

The following chart shows a range of plans and how much employees and their dependents can increase their annual benefit maximums over time:

See How Max Builder Can Boost Benefits

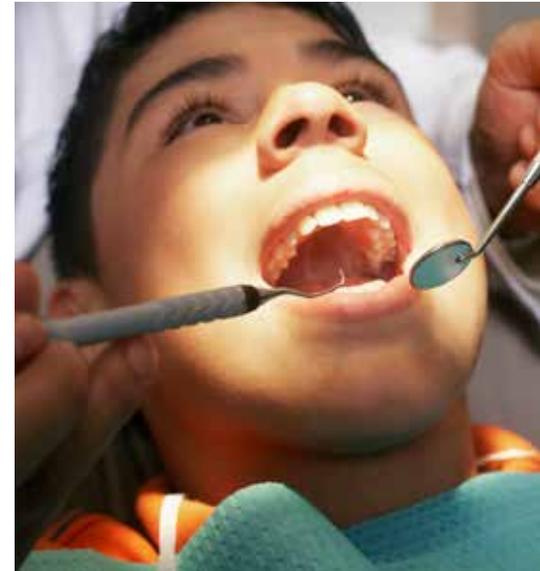
Max Builder Options				
Annual Maximum	Annual Benefit Threshold	Annual Dental Reward	Annual PPO Bonus	Maximum Reward Accumulation
\$500	\$250	\$125	50	\$500
\$750	\$250	\$125	50	\$500
\$1,000	\$500	\$250	100	\$1,000
\$1,200	\$500	\$250	100	\$1,000
\$1,500	\$750	\$250	150	\$1,000
\$1,750	\$750	\$400	200	\$1,200
\$2,000	\$750	\$400	200	\$1,200

If, in any given plan year, an employee does not file a claim or there is a 12-month or longer break in coverage, the increases are lost and the annual benefit maximum returns to the plan's base amount, which is \$1,000 in this example. Employees would then have the opportunity to start building their maximums again.

* The Max Builder option is only available when the policy is first issued or upon renewal and is not available with Standard Select Dental.

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please call your insurance advisor.

† The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Ore., in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



To learn more about the benefits of Max Builder, contact your insurance advisor or call the Employee Benefits Sales and Service Office for your area at **800.633.8575**.

Standard Insurance Company

The Standard Life Insurance Company of New York

www.standard.com

9000 Rev 04-13; dates may vary by state. This policy provides DENTAL insurance only.

Max Builder
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