

MAXIMIZE PLAN BENEFITS

MaxRewards® feature



Roll over *Lincoln DentalConnect*® benefits for future use

The Lincoln *MaxRewards* maximum rollover feature allows covered members to roll over a portion of their unused annual maximum into a *MaxRewards* account balance. This flexibility lets members save for more expensive dental treatment down the road.

How the *MaxRewards* feature works

To qualify for a rollover, a covered member must meet the following qualifications during the year:

- Submit at least one claim for covered services
- Keep benefit payments during the year below the threshold amount
- Satisfy any benefit waiting periods or late entrant provisions

If eligible, the rollover amount is moved into the member's *MaxRewards* account balance. The member can use the *MaxRewards* account for future covered services when the plan's annual maximum is exhausted.

MaxRewards benefits

Promotes better oral health by requiring an annual treatment to be eligible for rollovers

Empowers members to manage benefit dollars they would lose under a traditional plan

Allows members to build up their *MaxRewards* account balance in order to cover large claims

Rewards long-term members by allowing the rollover amount to accumulate over time

Includes a bonus amount when members seek care from in-network providers, with the option to remove the in-network bonus amount

Offers high threshold amounts with the option to remove threshold and claim requirements

Keep your benefits when you switch to Lincoln

We make it easy for employers currently covered by a rollover plan to move to Lincoln.

- Lincoln accepts rollover amounts members have already accumulated.
- Lincoln provides credit for satisfaction of waiting periods.

The *MaxRewards*[®] feature in action

Plan year	Calendar-year maximum	Calendar-year maximum plus account balance	Eligible range (claim threshold)	Dental benefits paid	Rollover amount with out-of-network provider	Rollover amount with preferred provider	Account balance
1	\$1,000	\$1,000	\$600	\$300	\$250	—	\$250
2	\$1,000	\$1,250	\$600	\$0	\$0	\$0	\$250
3	\$1,000	\$1,250	\$600	\$1,100	\$0	\$0	\$150
4	\$1,000	\$1,150	\$600	\$500	—	\$350	\$500
5	\$1,000	\$1,500	\$600				

YEAR 1

Member uses \$300 toward the \$1,000 annual maximum and sees an out-of-network dentist at least once.

- The member had a paid claim, which is required for the *MaxRewards* feature on this sample plan.
- The \$300 benefit is less than the \$600 threshold, so the member is eligible for a rollover.
- Since the member saw an out-of-network dentist at least once, \$250 of the \$700 remaining calendar-year maximum is deposited into the *MaxRewards* account balance.

YEAR 2

Member has \$1,000 annual maximum and \$250 in her *MaxRewards* account balance, and uses \$0 toward the annual maximum (she didn't see the dentist).

- The plan design requires at least one claim in the calendar year for any rollover amount to be applied.
- Since no claims were incurred this year, the plan applies no rollover amount.
- The member still has \$250 in her *MaxRewards* account balance from the prior year rollover.

YEAR 3

Member has \$1,000 annual maximum and \$250 in her *MaxRewards* account balance, and incurs \$1,100 in claims from an in-network dentist.

- The \$1,100 claim cost is above the \$1,000 maximum, so \$100 of the *MaxRewards* account balance is applied to cover the remaining cost.
- Since the member used her entire calendar-year maximum, she does not receive an additional rollover amount this year.
- \$150 remains in the member's *MaxRewards* account balance for future use.

YEAR 4

Member sees a preferred provider and has \$500 in dental claims.

- Since this year's claims were under the \$600 claim threshold, and a preferred provider was used, the member receives \$350 for the rollover amount.
- The member starts year five with \$1,500 as a calendar-year maximum due to the accumulation in her *MaxRewards* account balance.

For plan effective dates in October, November or December, the feature starts as of the first full benefit year. For example, the first deposit for members with a November 1, 2014, group effective date will occur in 2016.

Contact your Lincoln benefits expert for more information about the *MaxRewards* feature from Lincoln.

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