

# PLAN MAXimizer:

## A Special Feature of Your Advantage Plus INO Dental Plan



**BEST HEALTH PLANS**

www.besthealthplans.com

**G**ood oral health is important to your overall well-being, which is why your Advantage Plus INO dental plan is designed to reward you for visiting the dentist.

By receiving preventive and/or diagnostic treatment at least once a year, you and your dependents can

- Earn awards that will go towards your Calendar Year Maximum;
- Accumulate your earnings individually (each family member will get their own account);
- Carry over any unused PLAN MAXimizer balances to the following benefit period; and
- Use your MAXimizer balance when you go over your plan's Calendar Year Maximum amount.



### How it Works

The PLAN MAXimizer program is easy to use; it doesn't require you to fill out any special forms, all you need is to begin using your dental plan.

- To qualify, each family member must visit the dentist at least once a year.
- If the total of all submitted claims paid for a member does not exceed the annual claim threshold amount, a MAXimizer account is established and the balance is made available for the following year, in addition to the new year's maximum.
- In addition, if all claims during the year are paid to a network provider, an additional \$100 bonus will be awarded.
- Awards cannot be accrued or used for orthodontic services.
- Awards may be used for non-network claims.
- You can check your account balance by calling Member Services at **1.866.249.2259**.

### When the PLAN MAXimizer Program Begins and Ends

- If you enroll in your Advantage Plus plan during the last three months of your company's benefit period, PLAN MAXimizer will begin on the first of the second month of the following benefit period.
- If you leave work for any reason and return to the same employer within 6 months of leaving, your PLAN MAXimizer account will stay intact and any balances are still available. If you leave work for more than 6 months, or your employer is different, your account will automatically expire.
- If your employer changes to another Advantage Plus INO plan, Your PLAN MAXimizer account will remain open and you can keep any accumulated award balances.

#### PLAN MAXimizer Illustration

Original Calendar Year Maximum	\$1,000	\$1,500
Annual Claim Threshold	\$500	\$750
Annual Account Award	\$250	\$400
Network Bonus*	\$100	\$100
Total Awarded	\$350	\$500
MAXimizer Account Limit	\$1,000	\$1,500
MAXimizer & Original Calendar Year Maximum	\$2,000	\$3,000

\*Awarded once a year only.

PLAN MAXimizer awards cannot be withdrawn or transferred by the member. Account balances are automatically assigned at the time of claims processing when the member exceeds the original calendar year maximum.

Plan is underwritten by UnitedHealthcare Insurance Company. Marketed and distributed by BEST Health Plans, LLC.