

Dental Rewards[®] example

Dental Rewards [®]	year 1	year 2	year 3	year 4	year 5
annual maximum	\$1000	\$1000	\$1000	\$1000	\$1000
reward (earned from previous year)		\$350	\$0	\$250	\$0
cumulative rewards (available from previous year in addition to annual maximum)		\$350	forfeited accumulated rewards	\$250	\$250
total available benefits	\$1000	\$1350	\$1000	\$1250	\$1250
annual benefit threshold (paid claims cannot exceed this amount to earn rewards)	\$500	\$500	\$500	\$500	\$500
claims paid	\$300 (PPO provider)	No claim submitted	\$450 (non-PPO dentist)	\$800 (PPO provider)	\$200 (PPO provider)
reward earned	\$250	\$0	\$250	\$0 (claims exceeded threshold)	\$250
PPO bonus earned	\$100	\$0	\$0	\$0	\$100