

Max BuilderSM

Make Your Dental Benefits Work Harder



Seeing the dentist at least once a year is a great health habit. Your dental plan from The Standard[‡] includes Max Builder, a feature that can reward you for regular visits. Use it to build up extra annual benefits to pay for more costly future dental work.

5 Guidelines for Building Dental Benefits



1. **Visit the dentist yearly:** File at least one claim a year.



2. **Stay below the annual threshold:** During some years, you may need only basic preventive care, which makes it easy to stay below your plan's annual Max Builder threshold, typically half or less of your annual maximum benefit.



3. **Build annual maximums:** If you qualify (see 1 & 2), you can carry over a specified amount and build your maximum benefits for the following year, subject to plan limits.



4. **Stretch benefit dollars:** Use carried-over benefits to help reduce your out-of-pocket costs for covered dental services, subject to applicable deductible, coinsurance and plan provisions.



5. **Start over:** If you don't submit a dental claim during a benefit year, all carried-over benefits are lost. You can start building your maximum again the next year.



Take advantage of Max Builder to help reduce your out-of-pocket costs. If you have questions, call Group Dental Services at 800.547.9515. In New York, call 888.396.8641.

Check out the examples on the back to see how Max Builder can work for individuals and families.

continued on back

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

[‡] 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 of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. 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.

Standard Insurance Company

**The Standard Life Insurance
Company of New York**

standard.com

9000 Rev 04-13; dates may vary by state.

This policy provides DENTAL insurance only.

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Max Builder EE
(1/19) SI/SNY



Amy's Dental Plan

Annual Maximum:	\$1,500
Threshold:	\$750
Carry-over:	\$250

Scenario 1: Amy Covers a Crown

Years 1–2	Amy visits her dentist, stays below the threshold and earns a \$250 carry-over award two years in a row, totaling \$500.
Year 3	Amy uses her combined benefit of \$2,000 to help cover the cost of a new crown and related dental work. She exceeds her \$750 threshold and does not receive carry-over benefits.
Year 4	Amy visits her dentist, stays below the threshold and earns a new \$250 award, which will increase her Year 5 annual maximum to \$1,750.



The Johnson's Dental Plan

Annual Maximum:	\$1,000
(per member)	
Threshold:	\$500
Carry-over:	\$250

Scenario 2: The Johnsons Find More Reasons to Smile

Years 1–2	Jeff, his wife, Janet, and their three kids see their dentist for preventive care and each earn a \$250 carry-over benefit two years in a row, totaling \$500 apiece.
Year 3	Each family member starts out with a \$1,500 combined benefit. Janet and two of the kids visit the dentist and stay below the threshold. Jeff gets a root canal and uses all of his available benefits, exceeding the annual \$500 threshold. Their oldest daughter needs fillings and has a chipped tooth repaired, using \$1,000 of her available maximum, which also exceeds the threshold.
Year 4	Janet and two children start out with a \$1,000 annual maximum and \$750 in carry-over benefits. Jeff starts with a \$1,000 annual maximum and \$0 in carry-over benefits. The daughter who exceeded the threshold last year starts with a \$1,000 annual maximum and a \$500 carry-over from years 1–2.

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