Max Builder With In-Network Bonus

Help Employees Manage Costs And Maximize Benefits

Employers can help employees manage costs and make the most of their dental insurance benefits by adding the Max Builder[1] option and In-Network Bonus[2] program to their Dental insurance from The Standard.‡

The Max Builder option gives insured members and their dependents the opportunity to build their annual benefit maximums from year to year – as long as they see a dentist at least once a year and do not exceed their annual benefit threshold. They can also earn a bigger increase in their benefit maximums by receiving an In-Network Bonus for visiting a dentist in the Ameritas network, available to employees insured by The Standard.

Building Annual Benefit Maximums Is Simple

Employers can choose from a range of annual benefit maximums. The following example shows a dental plan with an annual benefit maximum of $1,000. By visiting an in-network dentist once per plan year and staying below their benefit threshold of $500, insured members could build their annual benefit maximums with Max Builder and In-Network Bonus. However, if an employee does not file a claim in any year 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.

Example	Annual Benefit Maximum	Annual Benefit Increase	In-Network Bonus[2]
Year 1	$1,000	$250	$100
Year 2	$1,350	$250	$100
Year 3	$1,700	$250	$50
Year 4 and beyond	$2,000	None	None

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

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

2 The In-Network Bonus is only available to insured members whose group dental insurance plan includes Max Builder. To earn the In-Network Bonus, insured employees must also qualify for a Max Builder benefit maximum increase.

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 contact 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 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

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

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