



DENTAL BLUE[®]

ANNUAL MAXIMUM ROLLOVER (AMR)

Taking care of yourself has never been so rewarding.

You can carry up to \$500 of your unused calendar year maximum when you complete your two annual Diagnostic and Preventive Services.

Here's How It Works

1



VISIT

Visit your dentist for routine diagnostic and preventive services.

2



SUBMIT CLAIM

A claim will be submitted for your visit.

3



ROLLOVER

If your annual claims do not exceed the plan max, you earn rollover — up to \$500 for the year.

4



AMR ACCOUNT

The money in your AMR account can total up to \$1,000 and be used for future dental services.

Important Notes



YOU HAVE TO COMPLETE

2 Diagnostic and Preventive Services every year



AMR

AVAILABLE

FOR ALL MEMBERS
on the contract



AMR BENEFITS

NEVER EXPIRE

as long as
CONTRACT IS ACTIVE

Example Dental Blue Plan

Sample plan below may differ from plan purchased.*

Breakdown of John's plan with a \$2,000 calendar year maximum.

\$2,000

CALENDAR YEAR MAXIMUM

\$500

MAXIMUM ROLLOVER AMOUNT

\$1,000

THRESHOLD (AMR ACCOUNT MAXIMUM)

Year Over Year Breakdown

Calendar Year Maximum

Claims

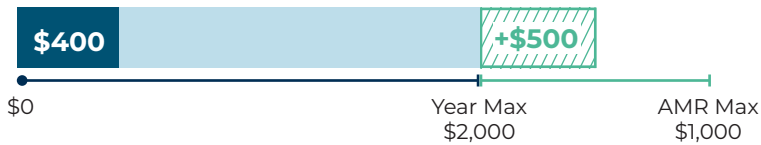
New Rollover Funds for Future Years

Current AMR Account Balance

Year 1

John has a \$2,000 Calendar Year Maximum
AMR Account Balance: \$0

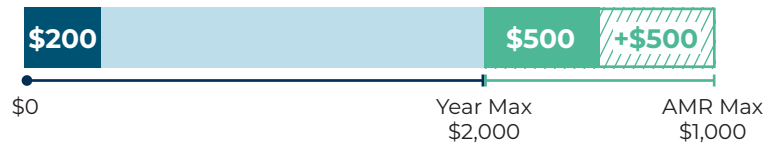
- Completes 2 Diagnostic & Preventive Services.
 - Submits additional dental claim.
 - All claims paid are less than \$2,000.
- Rollover is \$500.**



Year 2

John has a \$2,000 Calendar Year Maximum
AMR Account Balance: \$500

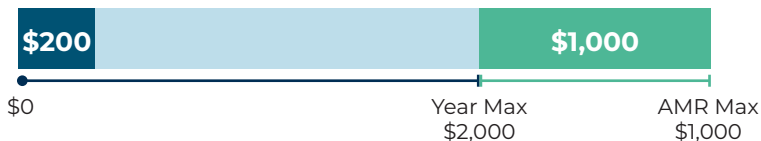
- Completes 2 Diagnostic & Preventive Services.
 - No additional dental claims.
 - Total claims paid are less than \$2,000.
- Rollover is \$500** (adding to \$500 from last year).



Year 3

John has a \$2,000 Calendar Year Maximum
AMR Account Balance: \$1,000

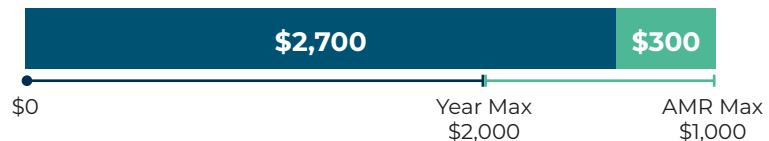
- Completes 2 Diagnostic & Preventive Services.
- No additional dental claims.
- Total claims paid are less than \$2,000.
- No rollover is received as **AMR account is already at the \$1,000 threshold.**



Year 4

John has a \$2,000 Calendar Year Maximum
AMR Account Balance: \$1,000

- Completes 2 Diagnostic & Preventive Services.
- Submits additional dental claim of \$2,500 for root canal and crown.
- Total claims paid are \$2,700 (\$2,000 from plan + \$700 from AMR = no out-of-pocket costs).
- **\$300 remains in AMR account.**



Discover more at AlabamaBlue.com/DentalBlue

*Blue Cross and Blue Shield of Alabama is using a sample plan for example purposes only. Actual benefits may differ from those included in sample plan.

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BlueCross BlueShield of Alabama

We cover what matters.