



Your Annual Maximum Rollover

Your employer has added the Annual Maximum Rollover (AMR) benefit to your Sun Life Dental plan. With the AMR benefit, you automatically roll over unused dental benefits from the current year and apply them toward procedures needed in the next year and beyond.

Here's how it works

One rollover account is assigned to each person covered under the plan—one for you and one for each covered dependent. Expenses and rollover amounts are not pooled.

Each year, Sun Life automatically figures out how much of your dental benefit was used for the prior year. You are eligible for a rollover of benefits if your dental expenses¹ are less than your plan's threshold amount and if you meet the other eligibility requirements below. Once all requirements are met, the rollover benefit amount becomes available and is automatically applied toward any claim amounts that exceed what is covered under your plan. Any unused benefits continue to roll over, year after year, up to a maximum amount.

Key features of the Annual Maximum Rollover benefit	
Eligibility requirements	To be eligible for the rollover benefit, you must: <ul style="list-style-type: none"> • be covered under the dental plan for the last 100 consecutive days of the benefit year, and • have had an annual exam, and • meet the threshold requirement. Applies to covered dependents.
Threshold requirement	The threshold amount is the total amount of dental expenses ¹ paid under the plan. The requirement is met when this amount equals no more than 50% of the plan maximum (not to exceed \$1,000) for a given benefit year.
Rollover benefit	\$300 is rolled over for each year that eligibility and threshold requirements are met.
Rollover maximum amount	The rollover benefit can accumulate up to \$1,200.
Rollover benefit availability ²	Rolled over benefits are available 90 days after the end of the benefit year. Benefits can be used for as long as the rollover benefit is active on the policy.

Initiating the Annual Maximum Rollover is easy—no paperwork required!

For details, see your Sun Life dental benefit highlighter or ask your benefits administrator.



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Wellesley Hills, MA 02481

www.sunlife.com/us

If you have questions about your Sun Life Dental plan, call us at 888-222-3660, Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Not available in CO, FL.

Annual Maximum Rollover does not apply toward Type IV orthodontics. Orthodontic expenses, such as braces, have a separate lifetime maximum covered under the plan. The Annual Maximum Rollover benefit is not redeemable or transferable and only applies to your plan as long as you have dental coverage with Sun Life. Cannot be added to plans with waiting periods and dual maximums. Other limitations apply.

1. Includes Type I, II, and III expenses unless otherwise specified by your group contract.

2. The number of days for claims to be submitted and paid for the prior benefit year before AMR can be calculated.

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