

Max Builder FlexSM

Help Employees Get More from Their Benefits



Seeing the dentist regularly is important for overall health. With Group Dental insurance from The Standard[‡], you can encourage healthy habits by adding our Max Builder Flex¹ option. It rewards insured individuals who visit the dentist yearly, but often don't need to use much of their maximum benefit.

Unlike a typical use-it-or-lose-it approach, Max Builder Flex allows the insured to carry over and build unlimited Dental benefits — if they visit a dentist yearly and stay below their benefits threshold. Max Builder Flex also offers the option to allow carried-over dental benefits to be used to increase benefits for specified Vision² services and/or one-time increases for orthodontia and LASIK AssistSM.

Five Guidelines for Building Benefits



1. **File a claim annually:** To qualify, insured employees and covered family members must submit at least one dental claim each year.



2. **Stay below the threshold:** When insured individuals exceed the plan's annual Dental threshold amount, they will not earn any increases for that year, but will retain any prior increased benefits.



3. **Build annual maximums:** If they qualify, insured individuals can carry over a specified amount of unused Dental benefits — and keep building benefits with no cap or limit.



4. **Flex benefit dollars:** Insured employees and covered family members can use carried-over benefits for Dental services that exceed the annual maximum. If you also offer Vision insurance from The Standard, carried-over Dental benefits can be used to increase the annual maximum for contact lenses or frames. If the Dental plan includes orthodontia and/or LASIK Assist, carried-over Dental benefits may be used for one-time increases in benefits (new patients only).



5. **Start over:** If insured individuals don't submit a dental claim during a benefit year, all carried-over benefits are lost. They can start building benefit maximums again the next year.

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Max Builder Flex is not available in all states. Please contact your local employee Benefits Sales and Service office for information on plan availability in your state.

- 1 Max Builder Flex is available only when a policy is first issued or upon renewal. It is not available with Standard Select Dental.
- 2 Requires enrollment in PolicyLinkSM Dental + Vision Plan or a Group Balanced Care Vision plan from The Standard, and the Vision enrollment must match the Dental plan enrollment.

[‡]The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.



Help your employees get more value out of their benefits by adding Max Builder Flex to your Dental plan. To learn more, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575.

Standard Insurance Company

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

standard.com

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Max Builder Flex
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(10/24) SI/SNY

In-network Bonus: Another Easy Way to Boost Dental Benefits

The Standard’s Dental plans include an In-network Bonus. The insured can earn a bigger increase in their Dental benefit maximums by visiting a dentist in the Ameritas network — as long as they see a dentist once a year and do not exceed their benefit threshold.

How Max Builder Flex Builds Dental Benefits

Plan’s Annual Maximum Benefit	Annual Dental Threshold	Annual Benefit Carry-over	In-network Bonus	Maximum Built-up Carry-over
\$500/\$750	\$250	\$125	\$50	Unlimited
\$1,000/\$1,250	\$500	\$250	\$100 or \$150	Unlimited
\$1,500	\$500 or \$750	\$250	\$100 or \$150	Unlimited

Using Flexible Benefits

The insured can use accumulated benefits to increase the maximum for dental or other specified services or materials, subject to applicable deductible, co-insurance and plan provisions.

Benefit	Eligible Amount	Frequency
Dental	Total built-up carry-over (see chart above)	Unlimited
Vision	\$100 or \$200 benefit level	Annual; contact lenses or frames only
NOTE: Vision benefits require enrollment in PolicyLink Dental + Vision Plan or a Group Balanced Care Vision plan from The Standard, and the enrollment must match the Dental plan enrollment. For Balanced Care Vision Plan I and Balanced Care Vision Plan II, the insured must submit a Vision reimbursement form.		
Orthodontia	\$100 or \$200 benefit level	Once per lifetime, new braces only
LASIK Assist	\$100 or \$200 benefit level	Once per lifetime

These policies provide DENTAL and VISION insurance only.

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs, availability in your state 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, Portland, Ore., in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York 10601. 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.