

# Max Builder Flex<sup>SM</sup>

## Build and Flex Your Dental and Vision Benefits



Seeing the dentist at least once a year is a great dental health habit. Your Dental plan from The Standard<sup>®</sup> includes Max Builder Flex — a feature that can reward you for visiting the dentist yearly by letting you carry over and bank a portion of your unused Dental benefits, which can also be used to increase your benefits for specified Vision services, orthodontia and LASIK Assist<sup>SM,\*</sup>

### Five Max Builder Flex Guidelines

- File a claim annually:** To qualify, you must submit at least one dental claim each year.
- Stay below the threshold:** When you exceed the plan's annual Dental threshold, you will not earn any increases for that year, but will retain any prior increased benefits.
- Build annual maximums:** If you qualify, you can carry over a specified amount of unused Dental benefits and keep building them — with no cap or limit.
- Flex benefit dollars:** You can use carried-over benefits for dental services that exceed your annual maximum. If you also have Vision\* insurance from The Standard, you may be able to use carried-over Dental benefits to increase the annual maximum for contact lenses or frames. And if your Dental plan includes orthodontia and/or LASIK Assist,\* you may be able to use carried-over Dental benefits for one-time increases in annual maximums (new patients only).
- Start over:** If you don't submit a dental claim during a benefit year, all carried-over benefits are lost. You can start building benefit maximums again the next year.

### Flexible Options

The chart below shows how you can use carried-over Dental benefits, subject to applicable deductible, co-insurance and plan provisions.

Benefit	Eligible Amount	Frequency
Dental	Total built-up carry-over	Unlimited
Vision*	\$100 or \$200 benefit level	Annual; contact lenses or frames
Orthodontia*	\$100 or \$200 benefit level	Once per lifetime; new braces only
LASIK Assist*	\$100 or \$200 benefit level	Once per lifetime

**see example on back**

\***Note:** Refer to your employer's Dental plan to see if it includes one-time increases for orthodontia and/or LASIK Assist. Vision benefits require enrollment in a Group Dental Plan, and a Group Balanced Care Vision<sup>SM</sup> plan from The Standard; enrollment in the dental and vision plans must match. For Balanced Care Vision Plan I and Balanced Care Vision Plan II, you must submit a Vision reimbursement form.

‡ 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.



Get more benefits power by seeing a dentist yearly and building carry-over benefits. If you have questions, call Group Dental Services at 800.547.9515.

**Standard Insurance Company**

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

[standard.com](http://standard.com)

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

17373

Max Builder Flex EE  
(1/19) SI/SNY

## Meet the Millers: More Reasons to Smile

### The Millers' Dental Plan

Annual Dental Maximum:	\$1,000 per insured
Dental Threshold:	\$500
Dental Carry-over:	\$250






#### Eligible Use of Dental Carry-Over Benefits

Dental: total available

Vision: \$100 per insured, per year; contact lenses and frames only (does not accumulate)

Orthodontia: \$100 per insured, per lifetime; new braces only

LASIK Assist: \$100 per insured, per lifetime

Years 1–2	Year 3	Year 4
 <p>Greg and Lori Miller and their two kids, Megan and Sam, see their dentist each year for cleaning and stay below their dental threshold.</p> <p><b>Dental:</b> Each earns a \$250 Dental carry-over benefit two years in a row, totaling \$500 apiece.</p> <p><b>Vision:</b> Starting in year 2, all four Millers are eligible to use \$100 of their carry-over benefits to increase the allowance for contact lenses or frames.</p> <p><b>Orthodontia:</b> In year 2, except for Megan who already has braces, the Millers are each eligible for a one-time \$100 benefit for new orthodontia treatments.</p> <p><b>LASIK Assist:</b> In year 2, all four Millers qualify to use \$100 of their carry-over benefits for a one-time increase in benefits for new treatments.</p>	 <p><b>The Millers</b> each start out with a \$1,000 Dental benefit and \$500 carry-over.</p> <p><b>Greg and Sam</b> visit the dentist and stay below the threshold. Greg uses \$100 of his carry-over benefits to help cover frames for prescription sunglasses.</p> <p>Sam gets braces and uses his one-time \$100 increase in orthodontia benefits.</p> <p><b>Lori</b> gets a root canal and a crown and uses all her available Dental annual maximum as well as her carry-over benefits.</p> <p><b>Megan</b> needs fillings and has a chipped tooth repaired, using her entire \$1,000 Dental maximum, exceeding the threshold, plus \$100 of carry-over benefits.</p>	 <p><b>Dental</b></p> <p><b>The Millers</b> each start out with a \$1,000 Dental annual maximum.</p> <p><b>Greg and Sam</b> each have \$650 carry-over benefits. (\$400 remaining from years 1-2 plus \$250 for year 3).</p> <p><b>Lori</b> has \$0 carry-over benefits because she used them all in year 3 and exceeded the threshold.</p> <p><b>Megan</b> has \$400 carry-over benefits from years 1–2.</p>  <p><b>Vision</b></p> <p><b>Greg, Megan and Sam</b> are each eligible to use \$100 of carry-over benefits for Vision.</p> <p><b>Lori</b> has \$0 carry-over benefits.</p>  <p><b>Orthodontia &amp; LASIK Assist</b></p> <p><b>Greg</b> is still eligible to use \$100 of available carry-over benefits for a one-time \$100 increase for orthodontia.</p> <p><b>Greg, Sam and Megan</b> are eligible to use carry-over benefits for a one-time \$100 increase for LASIK Assist.</p> <p><b>Lori</b> has \$0 carry-over benefits.</p>

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 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.