



Securian Dental Plans – Escalating Maximum option

Get more for your money through a plan that grows more valuable each year

Securian Dental plans feature a range of traditional calendar-year annual maximum options to give groups the flexibility to balance coverage and cost.

In select states, Securian Dental plans also feature an **Escalating Maximum** option. With this option, members have a benefit that grows stronger each year – automatically. And with additional money available for eligible covered expenses, members who use their dental benefits save more as their maximum increases.

How it works

At initial enrollment, all enrolling members of the group begin with a per-person, calendar-year annual maximum of \$1,000. At the start of the next calendar year (Jan. 1), the annual maximum automatically increases by \$200 for each member of the group – to \$1,200. The next calendar year, the annual maximum increases \$200 – to \$1,400. The annual maximum cap is \$2,000.

New enrollees immediately receive the group’s current annual maximum. In other words, they don’t start at the beginning with a \$1,000 annual maximum when the rest of the group’s members have a larger annual maximum.

Calendar Year (Jan. 1)	Annual Maximum Amount
Initial enrollment (Any date)	\$1,000
Year 2	\$1,200
Year 3	\$1,400
Year 4	\$1,600
Year 5	\$1,800
Year 6	\$2,000
Year 7 and beyond	\$2,000

Escalating Maximum vs. Annual Maximum Rollover

Some carriers offer an Annual Maximum Rollover option that allows members to carry over part of their unused annual maximum amount to the next calendar year, subject to conditions and rules.

Many groups prefer our Escalating Maximum approach because of its simplicity.

- There are no rules about the number or types of covered services a member must receive in a calendar year to be eligible for the annual maximum increase.
- There are no formulas or tables to figure out how much of a member’s unused annual maximum carries over to the next year.
- There are no rules about members using their standard annual maximum dollars before their rollover maximum dollars.

With the Escalating Maximum option, the annual maximum increase applies to all current members and new enrollees equally – and automatically – effective Jan. 1 of each year.

For more information or a competitive quote

Contact our SecurianConnect team toll-free at 1-866-827-3318 or securianconnect@securiandental.com.



SECURIAN®

Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.