Rollover Max Benefit

With Rollover Max from Delta Dental, you won’t lose what you don’t use. Thanks to Rollover Max from Delta Dental, there’s good news if you don’t hit your dental benefit limit during the year.

This valuable benefit feature allows you to roll over a portion of your unused spending to increase your maximum benefit limit next year, and beyond. So, you can save and accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.

Rollover Max is easy and automatic.

• To qualify for Rollover Max, you must receive at least one cleaning or oral exam in the plan year. If you don’t receive a cleaning or exam, you won’t be eligible to roll over any of your benefit dollars to the following year.
• In addition, your paid claims must not exceed the maximum “threshold” amount of $500.
• Once you qualify, $350 of your unused annual maximum benefit dollars will roll over for use in your next plan year and beyond.
• Annual maximum dollars are used first. Rollover Max dollars are used after the annual maximum is met.
• Rollover Max dollars cannot be applied to orthodontic treatment.
• You must be enrolled for dental coverage before the 4th quarter of the plan year (10/1 - 12/31).

Rollover Max increases your dental benefit value.
You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, Rollover Max comes as part of your Delta Dental coverage.

How Rollover Max works.
The chart below shows how Rollover Max is calculated based on Iron Mountain’s annual maximum level.

<table>
<thead>
<tr>
<th>Your Plan Year Maximum benefit amount.</th>
<th>If your total yearly claims don’t exceed this threshold amount...</th>
<th>Then you can roll over this amount to use next year, and beyond.</th>
<th>Your accumulated rollover total is capped at this amount.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$500</td>
<td>$350</td>
<td>$1,000</td>
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How to check your Rollover Max balance online:
• Log on to your account at www.deltadentalma.com. (You’ll need to register if this will be your first visit.)
• Click on Benefit Maximums.
• The rollover amount for each member will be listed under Rollover Maximum.