



Rollover Maximum for Mayflower Municipal Health Group


The following applies for each member on the Delta Dental PPO Plus Premier National Network

The *Annual Maximum (CYM)* for covered services for each member is \$1,350 per calendar year.

- Each member is eligible to roll over a portion of their unused *annual maximum* (\$1,350) to the following calendar year provided the following requirements are met:
 - The member must have 1 cleaning and/or oral exam per year
 - Incurred claims for the calendar year cannot exceed \$600
 - **The member must be on the plan for more than 3 months in the calendar year**
- The present maximum rollover dollars available is \$450.
- The accumulated rollover total cannot exceed \$1,250.
- Retroactive claims will affect the *Rollover Max* (ROM) balance.
- Regular maximum benefit dollars are used first; ROM benefit dollars are used second.
- **Orthodontics are not included in the *Rollover Max* benefit**
- **To find out if you were eligible for rollover dollars go to www.deltadentalma.com to register or call Customer Service at 800-872-0500.**

Rollover Max is easy and automatic.

- To qualify for *Rollover Max*, you must receive at least one cleaning or one 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 your current annual plan maximum (see chart inside brochure).
- Once you qualify, a portion of your unused annual maximum benefit dollars will roll over for use in your next plan year and beyond. This amount varies based on your annual maximum benefit payment (see chart inside brochure).
- Annual maximum dollars are used first. *Rollover Max* dollars are used after the annual maximum is met.

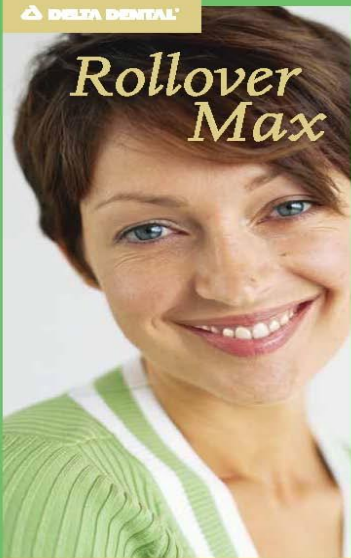


Rollover Max rules and details:

- If you disenroll from your plan (for example, if you marry and enroll under your spouse's plan), you will lose your current rollover balance/amount.
- *Rollover Max* does not apply to lifetime maximums that may exist (such as orthodontics). Your benefits administrator can tell you if your plan includes any lifetime maximums.
- If your dental plan does not cover major restorative services, you are not eligible for *Rollover Max*.
- Eligibility for *Rollover Max* accrual is based on your benefit year.^a
- If you enroll after the beginning of the fourth quarter of the benefit period, you will not be eligible to begin rollover accrual until the beginning of your group's next benefit period.
- Claims not received by the last day of the calendar year may affect any *Rollover Max* dollars deposited in January of the following year. If claims for services covered in the prior year are received after the date the maximum is calculated, the calculation will be adjusted accordingly.

^aRollover Max amounts for groups with plan years (for example, July to June rather than the calendar year) will be calculated during that plan year (July to June).

Rollover Max



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A Delta Dental benefit feature that lets you roll over part of your unused spending in one year to increase your benefits for the following year, and beyond.