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.*
- 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.

**Rollover 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).*

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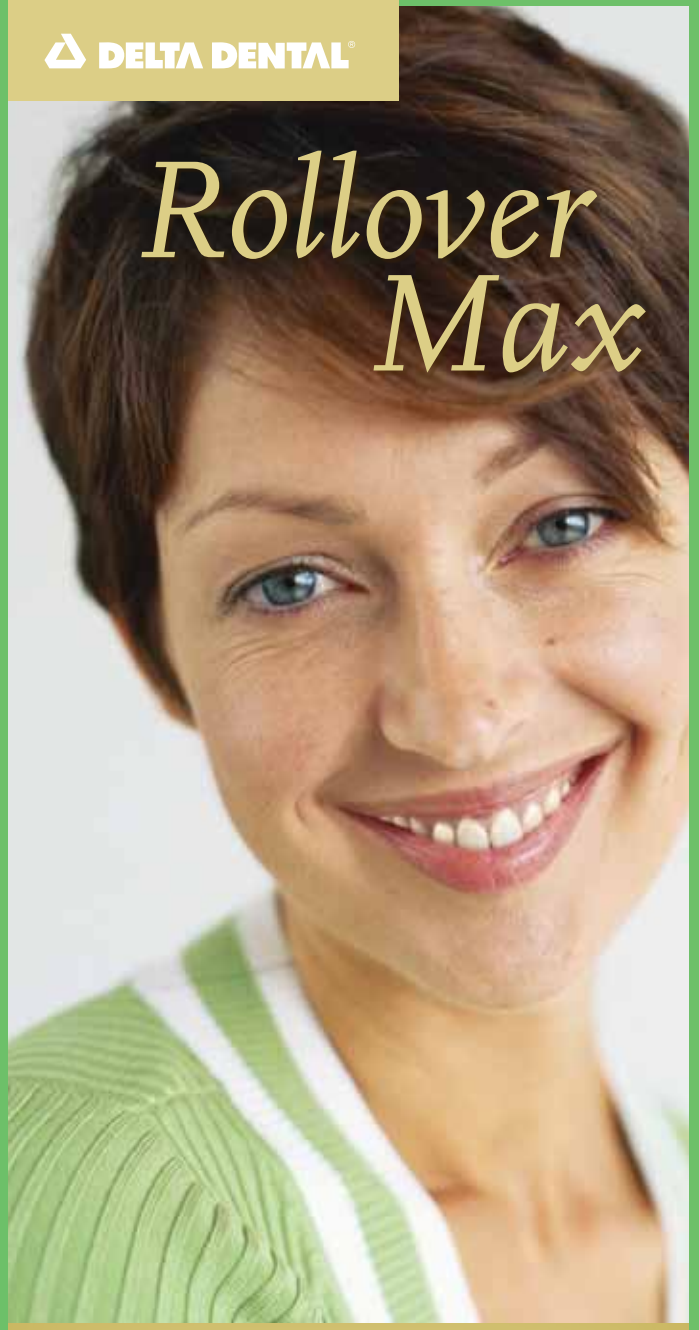
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Rollover Max



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.

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 maximum 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.

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*.

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. There's no additional fee.

How *Rollover Max* works.

The chart below shows how *Rollover Max* is calculated based on various annual maximum benefit levels. Annual maximum amounts vary by plan, so check with your company's benefits administrator to find out what your plan's annual maximum benefit amount is.

Your plan's annual maximum benefit amount.	If your total yearly claims don't exceed this threshold amount...	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total is capped at this amount.
$500 – $700	$200	$150	$500
$750 – $950	$300	$200	$500
$1,000 – $1,200	$500	$350	$1,000
$1,250 – $1,450	$600	$450	$1,250
$1,500 – $1,950	$700	$500	$1,250
$2,000 – $2,450	$800	$600	$1,500
$2,500 – $2,950	$900	$700	$1,500
$3,000 or more	$1,000	$750	$1,500

The chart below is a four-year example of how *Rollover Max* is applied based on a member's annual maximum amount of $1,000.

	Year One	Year Two	Year Three	Year Four
Your annual maximum amount	$1,000	$1,000	$1,000	$1,000
Rollover amount from previous year	N/A	$350	$350	$150
Benefit dollars available	$1,000	$1,350	$1,350	$1,150
Your total claims paid*	$400 (less than $500)	$800 (over $500)	$1,200** (over $500)	$300 (less than $500)
Cleaning or oral exam during year	Yes	Yes	Yes	Yes
Rollover amount	$350	$0	$0	$350
Accumulated *Rollover Max* total	$350	$350	$150	$500

The benefit dollars available to this member in Year Five would be $1,500.

**In this example, "Your total claims paid" cannot exceed the "threshold" amount (of $500) based on the annual maximum amount of $1,000. In order to qualify for* Rollover Max*, your total claims paid must not exceed the designated "threshold" amount for your plan's annual maximum amount. Reference the second column of the top chart for your plan's "threshold" amount.*

***In Year Three, the $1,000 annual maximum was exceeded, but the member had enough* Rollover Max *dollars accumulated ($350) to cover the additional $200 cost.*