



Carry Over Benefits – Effective 1/1/2008

Currently: Delta Dental can pay up to \$1,500 in benefits per year for you and each covered family member. Once that maximum has been reached, Delta Dental can pay no more benefits for the year. You have a new \$1,500 maximum on January 1 of the next year.

New: You may be eligible to have some of your unused maximum carry over into the future. There are two criteria: (1) Get at least one dental service during the year – for example, your checkup and cleaning. (2) Use less than half of your \$1,500 benefit, meaning Delta Dental pays less than \$750 in benefits for you during the year.

Each year that you meet these two requirements, \$375 is added to your “carryover total”. The maximum carryover that you can accumulate is \$1,500. That means if you meet these two criteria for 4 years without using any of the carryover balance, you will have \$3,000 available for use - \$1,500 annual maximum + \$1,500 carryover. Then if you have a year where you need more dental work – maybe a crown or implant – Delta Dental can pay up to \$3,000 in benefits that year.

Here’s an example of how it works:

Year	Annual Benefit Maximum	Dental Claims	Carryover	Carryover Total
2008	\$1,500	Receive at least one dental service? Yes. Claims under \$750? Yes.	+ \$375	= \$375
2009	\$1,500	Receive at least one dental service? Yes. Claims under \$750? Yes.	+ \$375	= \$750
2010	\$1,500	Receive at least one dental service? Yes Claims under \$750? No. \$1,200 paid out in claims.	+ \$0	= \$750 You don't lose the amounts you had already carried over
2011	\$1,500	Receive at least one dental service? Yes. Claims under \$750? Yes.	+ \$375	= \$1,125
2012	\$1,500	Receive at least one dental service? Yes. Claims under \$750? Yes.	+ \$375	= \$1,500
2013	\$1,500	Receive at least one dental service? Yes. Claims under \$750? No. \$2,300 paid out in claims -- \$1,500 from normal maximum, \$800 from carryover.	+0	= \$700 Balance in carryover account after the \$800 withdrawal.

How do I know what I have?

Delta Dental will post an annual electronic statement on the web by March 1st of each year. Log in as a subscriber at www.DeltaDentalDental.com to view your claims and maximums.

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