

Maximize Your Dental Benefits

Rollover Max - More Value, More Benefits

With Delta Dental's Rollover Max, you get more value from your dental plan and more flexibility when planning and paying for dental care. Our Rollover Max plans encourage low-cost preventive services while allowing extra savings for future dental care.

How Does The Rollover Max Work?

With Delta Dental's Rollover Max dental plans, you and your family members can save and accumulate part of your unused benefit dollars for larger, more expensive procedures, such as bridges, crowns, and root canals. When you use less than the threshold amount in total paid dental claims during the year, a portion of your benefit dollars will automatically rollover to future years when you may need it most.

Get the Most From Your Rollover Max Dental Plan

- If your total paid claims do not exceed the annual threshold amount, the rollover amount will automatically *rollover* each year until the maximum benefit amount of \$3,050 or \$2,500 is reached.
- When you receive a preventive service (such as a dental cleaning or dental exam) within the calendar year, you will be eligible for the rollover benefit.
- To be eligible for the \$3,050 maximum rollover, you must obtain ALL dental services from a PPO network dentist or to be eligible for the \$2,500 maximum rollover you must obtain ALL dental services from a Premier network dentist.
- If you receive care from a non-participating dentist at any time during the calendar year, you will not accrue the rollover benefit for that year.

Rollover Max — PPO 50

Dental Network	PPO Dentist	Premier Dentist
Preventive & Diagnostic	100%	80%
Basic Services	80%	70%
Major Services	50%	40%
Deductible <small>Applies only to Basic Major services with a maximum of 3 deductibles per family</small>	\$50 (individual) \$150 (family maximum)	\$50 (individual) \$150 (family maximum)
Annual Maximum <small>Based on a calendar year</small>	\$1,250	\$1,000
Maximum Rollover	\$3,050	\$2,500
Annual Threshold Amount <small>in total paid claims</small>	\$600	\$500
Annual Rollover Amount	\$300	\$250

- The maximum rollover amount is available each calendar year. Annual maximum dollars are used first. If your paid dental claims exceed the annual maximum, the remaining amount will be deducted from the accrued rollover amount.
- The maximum rollover amount does not apply to any services with a lifetime maximum (such as orthodontics).
- There is no time limit for using the accrued maximum rollover amount as long as you have continuous coverage and your employer continues to offer a Rollover Max dental plan.
- You will lose your rollover balance if you disenroll or have a break in coverage.

Example:



* In Year 4, no rollover was accrued because total paid claims exceeded the annual threshold amount. In Year 5, \$50 was deducted from the maximum rollover amount because paid claims in Year 4 exceeded the \$1,250 annual maximum by \$50.