

Carryover Max is easy and automatic.

- To qualify for Carryover Max, you must receive at least one cleaning or one oral exam during the plan year. If you don't receive a cleaning or exam, you won't be eligible to carry over any of your benefit dollars to the following year. If you fail to do so, any accumulated carryover will be lost.
- Carryover Max allows you to carry over up to 25% of the unused portion of your standard annual maximum up to a maximum of \$500. For example, if your standard annual maximum is \$1,000, and you use \$200, you can carry over \$200 ($\$800 \times 25\% = \200).
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carryover Max dollars are used after the standard annual maximum is met.



Carryover 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 accumulated carryover amount.
- Carryover Max does not apply to lifetime maximums that may exist (such as orthodontics).
- Eligibility for Carryover Max is based on your benefit year.*
- If you enroll after the effective date of the benefit period, you will not be eligible to begin carryover accrual until the beginning of your group's next benefit period.
- Claims not received by the last day of the benefit year may affect any Carryover Max dollars credited the following benefit year. If claims for services covered in the prior benefit year are received after the date the maximum is calculated, the calculation will be adjusted accordingly and you may be required to pay back Delta Dental the excess benefit you received.

**Carryover 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).*

In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.

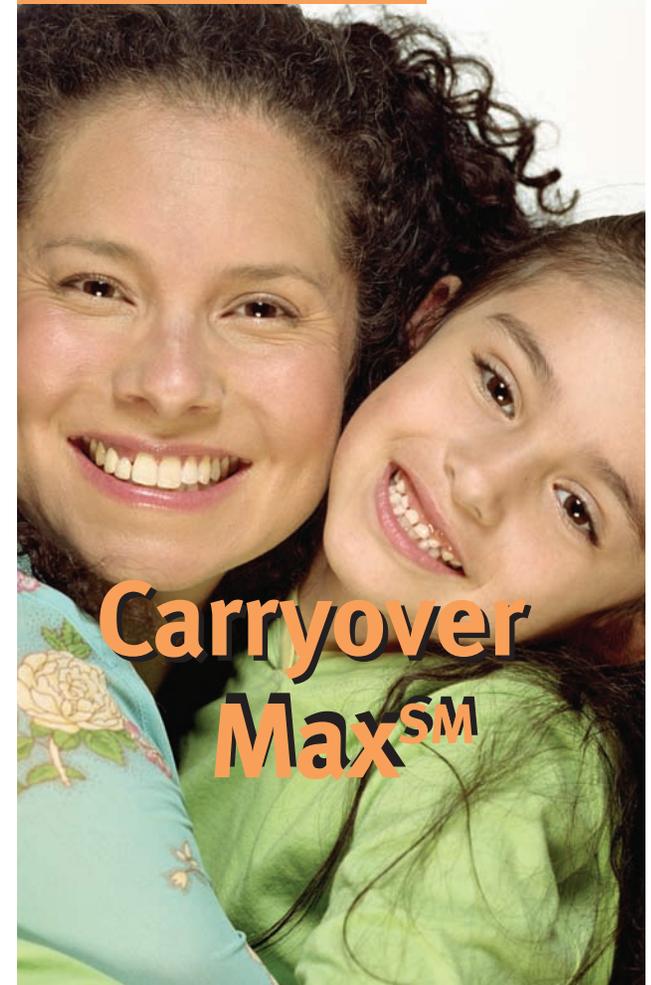
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 DELTA DENTAL®



A new Delta Dental benefit feature that lets you carry over part of your unused standard annual maximum in one year to increase your benefits for the following year and beyond.

Carryover MaxSM from Delta Dental allows you to increase your benefits.

This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond.

You can 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.

Carryover 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.

How is the Carryover Max benefit calculated?

- In order to be eligible for the Carryover Max benefit, a covered person must have seen a dentist at least once during the benefit year for an Oral Evaluation (exam) or Prophylaxis (cleaning) and submitted a claim for these services to Delta Dental.
- A covered person is eligible for the Carryover Max benefit if less than half of the standard annual maximum is used in the prior benefit year.
- One quarter of the unused portion of the prior year's standard annual maximum will be added to future years' standard annual maximums. The maximum annual carryover amount is \$500. The accumulated maximum can never exceed your standard annual maximum amount.
- The Carryover Max benefit is not applicable for the separate orthodontic or other lifetime maximums.

How Carryover Max works.

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

	Year 1	Year 2	Year 3	Year 4
Your standard annual maximum amount	\$1,000	\$1,000	\$1,000	\$1,000
Carryover amount from previous year	N/A	\$150	\$150	\$50
Total benefit dollars available	\$1,000	\$1,150	\$1,150	\$1,050
Your total claims paid*	\$400 (less than \$500)	\$800 (more than \$500)	\$1,100** (more than \$500)	\$300 (less than \$500)
Cleaning or oral exam during the prior year	Yes	Yes	Yes	Yes
Carryover amount earned	\$150	\$0	\$0	\$175
Accumulated Carryover Max total available***	\$150	\$150	\$50	\$225

* If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

** In Year Three, the \$1,000 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$150) to cover the additional \$100 cost.

*** If you fail to see a dentist at least once during the benefit year for an oral evaluation (exam) or prophylaxis (cleaning) and submit a claim to Delta Dental for that service, your accumulated Carryover Max will revert to zero and you will begin another accumulation process.

