

### Carryover Max<sup>SM</sup>

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

### Qualifying for Carryover Max Benefits

Members must meet the following criteria to qualify for Carryover Max benefits:

- Enroll on or before the effective date of the Carryover Max benefit year. The benefit year to accumulate Carryover Max benefits are the same as the group’s standard annual maximum (calendar year or contract year). Members enrolling after the effective date of the Carryover Max benefit period are not eligible to accrue carryover benefits until the start of the next benefit year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning and submit a claim for these services. If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.

Members meeting these criteria can accumulate 25% of the unused standard annual maximum. Members continuing to accumulate benefits can eventually have twice the standard annual maximum available. The accumulated amount can never exceed the standard annual maximum amount. Claims will always use the plan’s annual maximum first. The accumulated benefit is applied when the standard annual maximum is exhausted.

### An Example of Carryover Max Benefits

Benefit Year	Standard Annual Maximum	Usage Limit: 50% of Standard Annual Maximum	Accumulation Limit: 25% of the Standard Annual Maximum	Maximum That Can Be Carried Over
Calendar Year Beginning 1/1/XX	\$1,500	\$750	\$375	\$500

#### Year 1:

The member is eligible on 1/1/XX. During the year, the member has a dental cleaning for \$80 and no other dental services. At the end of the year, the member has \$1,420 of the standard annual maximum remaining, and used less than the \$750 usage limit. This qualifies the member to accumulate a Carryover Max benefit for the following year. In this case, the member can accumulate 25% of the remaining maximum, or \$355 since \$355 does not exceed the carryover limit of \$500.

#### Year 2:

The available annual maximum is now \$1,855 (\$1,500 standard annual maximum plus \$355 accumulated Carryover Max benefit). This year, the member has a dental cleaning for \$80 plus \$300 in other dental services, totaling \$380. At the end of the year, the member has \$1,120 of the maximum remaining. The member used less than the usage limit of \$750 and had a dental cleaning, and qualifies for a Carryover Max benefit again. In this case, the member can accumulate 25% of the remaining maximum, or \$280 since it does not exceed the carry over limit of \$500.

#### Year 3:

The available annual maximum is now \$2,135. Accumulations will continue in a similar manner unless:

- The member does not receive an exam or cleaning during the benefit period, in which case the entire accumulated benefit is lost;
- The accumulated benefit equals the standard annual maximum (\$1,500 in this example), in which case the member will have a \$3,000 annual maximum available.
- The member is no longer eligible with Delta Dental of New Jersey. Benefits are not transferable.

Questions? Please contact our Customer Service Agents at 1-800-452-9310.