



## *Understanding the Carryover Benefit*

### Promoting Regular Care

It is an undisputed fact that oral health contributes to the health of the whole body. We encourage subscribers and their dependents (enrollees) to have regular dental checkups, including oral exams and dental cleanings, which help reduce the incidence and severity of gum disease and tooth decay. Most people who visit their dentist routinely rarely need the maximum benefits provided by their dental plan. But someday they may need more, and that's why Northeast Delta Dental offers a carryover benefit to select dental programs to provide additional benefits if they do. With this feature, enrollees may accumulate \$250 in additional annual benefits for use in future coverage periods.

When a dental procedure is needed that costs more than the annual maximum allows, accrued carryover benefit dollars can help make up the difference.

### To Qualify

- Northeast Delta Dental must have **paid** a claim for either an oral exam or a cleaning during a Calendar Year. If enrollees don't receive one of these services, they will not be eligible to accumulate dollars for future use.
- An enrollee's **paid** claims during the Calendar Year cannot exceed a threshold of \$500.

It's that simple!

### Guidelines

- Your dental plan must have an annual maximum based on a Calendar Year (January through December).
- Accumulated amounts may only be used after the current annual maximum has been exhausted.
- This feature is available only on select plan designs that contain Major (Coverage C) services.
- Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.
- The total amount accumulated for the life of the carryover benefit cannot exceed the amount of the annual maximum for your plan.
- If your group is effective in the carryover program between January 1 and June 30, enrollees will be eligible to begin qualifying immediately for carryover benefit dollars to be used in the following year; if your group is effective between July 1 and December 31, enrollees will be eligible to begin qualifying during the next Calendar Year for carryover benefit dollars that can be used in the subsequent year. **Example:** if your group is effective June 1, 2010, enrollees may begin qualifying for carryover benefit dollars immediately and use them for dental expenses (over and above the annual maximum) in 2011; if your group is effective August 1, 2010, enrollees may begin qualifying in 2011 for carryover benefit dollars that can be used in 2012.

The carryover feature does not prevent enrollees from seeing any dentist, participating or not. However, they may have lower out-of-pocket costs by visiting a Delta Dental participating dentist. Visit our Northeast Delta Dental Web site at [www.nedelta.com](http://www.nedelta.com) to find a Delta Dental Premier dentist.

## Here's how it works:

This new feature will allow enrollees to accumulate additional benefit amounts to use toward future dental expenses. The following is an example of how it would work for an enrollee with the assumed claims shown:

	Year 1	Year 2	Year 3	Year 4	Year 5
Annual maximum amount	\$1,500	\$1,500	\$1,500	\$1,500**	\$1,500
Carryover benefit amount from previous years	\$0	\$250	\$250	\$500	\$400
Benefit dollars available	\$1,500	\$1,750	\$1,750	\$2,000	\$1,900
Enrollee's total claims paid*	\$300 (less than \$500)*	\$750 (over \$500)*	\$200 (less than \$500)*	\$1,600 (over \$500)*	\$425 (less than \$500)*
Oral exam or cleaning during year	Yes	Yes	Yes	Yes	Yes
Carryover benefit amount allowed in next Calendar Year	\$250	\$0	\$250	\$0	\$250
Accumulated carryover dollars available in next Calendar Year	\$250	\$250	\$500	\$400	\$650
Accumulated carryover dollars used	\$0	\$0	\$0	\$100**	\$0

\*In order to receive carryover benefit dollars in the next Calendar Year, paid claims during the current Calendar Year cannot exceed a \$500 threshold.

\*\*In year 4, total claims paid were greater than \$1,500, therefore \$100 out of the \$500 accumulated dollars available was used. (This exhibit assumes a June 1 effective date. The example provided may differ from your actual benefit.)



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