



MaxOver

Encourage your clients to take advantage of preventive dental benefits as a proactive step toward maintaining the oral health and overall well-being of their employees. By prioritizing preventive care, your clients' employees can protect teeth and gums, reduce the risk of serious health complications and make the most of their dental benefits. MaxOver™ rewards clients for good oral health behavior.

WHAT IS MAXOVER?

MaxOver is designed to reward employees who do not use all of their annual maximum during a benefit period.

MaxOver allows members to roll over a percentage of their annual maximum for use in future years. Members are eligible for MaxOver if they meet the following criteria:

- Have at least one preventive exam during their benefit period.
- Claims paid during the benefit period must be less than the MaxOver claims threshold.
- Waiting periods on major services (if applicable) must be met.

- Members with natural teeth must have at least one cleaning during their benefit period (waived for members who have no natural teeth).

Once these criteria are met, the appropriate MaxOver amount will be carried forward for future use. That means the level of coverage to which members have access may increase over time.

So, when members need a procedure that costs more than the plan's annual maximum, the funds in the MaxOver account can help meet the difference.*

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MaxOver (continued)



HOW DOES MAXOVER WORK?

The plan's annual maximum\$1,500*

Member submits claims up to.....\$750

MaxOver™ amount added to the next benefit period.....\$375**

Total annual maximum for the next benefit period..... \$1,875

In this example, an employee can submit claims up to \$750, including a minimum of one required claim for a preventive exam and/or cleaning. If the employee does not exceed \$750 in claims during the benefit period, \$375 will be added to their annual maximum in the next benefit period, for a total of \$1,875.

For each benefit period during which the criteria are met, the employee can continue to add \$375 toward future benefit periods, up to a maximum carryover of an additional \$1,500.

MaxOver benefits are determined three months after the end of the group benefit period.

MaxOver comes standard on most small business dental plans and can be added as an option for large group fully-insured and self-insured plans.

MAXOVER ANNUAL ROLLOVER LIMITS

MaxOver annual rollover amounts are based on a percentage of the annual maximum. The total MaxOver carryover amount cannot exceed the annual maximum amount.

MaxOver is just one more way Delta Dental is making dental benefits more valuable to our members. We want members to take full advantage of the benefits we offer and reward them for preventive oral health care.

The chart below represents Delta Dental's annual maximum and the correlating MaxOver amounts.

ANNUAL MAXIMUM BENEFIT	CLAIMS THRESHOLD	ANNUAL MAXOVER AMOUNT	MAXOVER ACCOUNT LIMIT
\$1,000	\$500	\$250	\$1,000
\$1,250	\$625	\$300	\$1,250
\$1,500	\$750	\$375	\$1,500
\$2,000	\$1,000	\$500	\$2,000
\$2,500	\$1,250	\$625	\$2,500
\$5,000	\$2,500	\$1,250	\$5,000



TO LEARN MORE ABOUT MAXOVER, OR ANY OTHER FEATURES FROM DELTA DENTAL, CONTACT YOUR ACCOUNT REPRESENTATIVE.

*The MaxOver amount is determined for each family member covered under the dental plan. Orthodontic services, if covered, are excluded from MaxOver. Members cannot use another family member's MaxOver benefit to fund their claims. **MaxOver amounts vary based on the plan's annual maximum allowance. Call benefit services at 800.237.6060 for a group's specific MaxOver benefit. †The MaxOver claims threshold is equal to half of the annual maximum.