



MaxOver

PREVENTIVE CARE CAN LEAD TO POSITIVE ORAL HEALTH

Using your preventive dental benefits is essential for maintaining oral health and avoiding costly, extensive dental treatments in the future.

Dental benefits typically cover routine cleanings, exams and X-rays, which help detect issues early, when they are easier and less expensive to treat. Preventive care also removes plaque that can lead to tooth decay, promoting overall dental hygiene. Taking advantage of your dental benefits not only protects your teeth and gums but also contributes to your overall health.

MaxOver™ rewards you for good oral health habits when you receive preventive care each plan year. Members qualifying for the benefit may roll over a portion of their annual maximum for use in future years. So, if you need a procedure that costs more than your plan's annual maximum, you can use the funds to help cover the difference.

WHAT IS AN ANNUAL MAXIMUM?

An annual maximum is the most a dental plan will pay toward your care within a specific period, usually a calendar year. Annual maximums vary by plan, so check your plan documentation for details.

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PREVENTIVE CARE
CAN HELP AVOID
MORE EXPENSIVE
CARE LATER



ROLL OVER
FUNDS FOR
FUTURE SERVICES



KEEP TRACK OF
MAXOVER FUNDS
ON THE APP

To see how much of your annual maximum has been used within a benefit period, log in to the Member portal at DeltaDentalVA.com/Members to view your benefits. You can also view your benefits by logging in to the Delta Dental mobile app.

HOW DO YOU QUALIFY FOR MAXOVER?

To receive your MaxOver™ benefit, you must meet the following criteria:

- If you have at least one preventive exam and cleaning during your benefit period.
- If you satisfy any waiting periods included in your plan for major services (if applicable).
- If you have claims that are less than the MaxOver claims threshold† paid during the benefit period.
- MaxOver rollover benefits are determined three months after the end of your benefit period.

HOW IT WORKS	
The dental plan's annual maximum:	\$1,500*
Submit claims up to:	\$750
MaxOver amount added to the next benefit period:	\$375**
Total annual maximum available in the next benefit period:	\$1,875

Chart is for illustrative purposes only.

- If your annual maximum is \$1,500*, you submit less than \$750 in claims in your benefit period, and meet the other program criteria, the amount added for the next benefit period is \$375.**
- The total annual maximum available for your next benefit period is \$1,875.
- For each benefit period during which the criteria are met, you can roll over an additional \$375 toward future benefit periods, up to a maximum carryover of an additional \$1,500.

By prioritizing preventive care, you can protect your teeth and gums, lower the risk of oral health complications and make the most of the benefits available to you. Don't overlook this valuable resource — it's an investment in your long-term health and your peace of mind.



FOR QUESTIONS, CONTACT BENEFIT SERVICES AT 800.237.6060.

*The MaxOver benefit is determined for each family member covered under your dental plan. You cannot use another family member's MaxOver benefit to fund your claims. Orthodontic services are excluded from MaxOver. **MaxOver amounts are a portion of your annual maximum and vary based on your plan's annual maximum allowance. Ask your group administrator or call our benefit services department at 800.237.6060 for your plan's specific MaxOver amounts. †The MaxOver claims threshold is equal to half of your annual maximum.