DELTA DENTAL®



MaxOver

DO YOU WANT TO DOUBLE YOUR PLAN'S ANNUAL MAXIMUM?

Members can increase the value of their dental benefits by building their annual maximum year over year with MaxOver™. The program rewards members for receiving preventive care by allowing them to roll over a portion of their annual maximum each year. Members can effectively **double their annual maximum in four years,** allowing them more flexibility for major procedures. If a member needs a procedure that costs more than their plan's annual maximum, they 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 a member's care within a specific period, usually a calendar year. Annual maximums vary by plan, so check plan documentation for details.

To see how much of the annual maximum has been used within a benefit period, log in to the Member portal at **DeltaDentalVA.com/Members**.

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PREVENTIVE CARE CAN HELP CATCH DENTAL ISSUES EARLY

ROLL OVER FUNDS FOR FUTURE SERVICES

TRACK MAXOVER FUNDS ON THE MEMBER PORTAL

MaxOver (continued)

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HOW DO MEMBERS QUALIFY FOR MAXOVER?

To receive the MaxOver™ benefit, members must:

- Have at least one preventive exam and cleaning during their benefit period,
- Have claims that are less than the MaxOver claims threshold† paid during the benefit period and
- Satisfy any waiting periods included in the plan for major services (if applicable).

MaxOver rollover benefits are determined three months after the end of the 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 the annual maximum is $1,500*, members who submit less than $750 in claims in a benefit period, and meet the other program criteria, have $375 added to their annual maximum for the next benefit period.**
- The total annual maximum available for the next benefit period is $1,875.
- For each benefit period during which the criteria are met, members can roll over an additional $375 toward future benefit periods, up to a maximum of an additional $1,500. ***That means members could have a $3,000 annual maximum after four years.***

By prioritizing preventive care, members can protect their teeth and gums and increase the value of their dental plan benefits. This valuable resource provides flexibility when considering dental care options and is an investment in long-term oral health.



FOR QUESTIONS, CONTACT BENEFIT SERVICES AT 800.237.6060.

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