



# MaxOver™



MaxOver amounts can be carried over for future use.



MaxOver can help pay for procedures over the plan's annual maximum.



Members must have a preventive exam during their benefit period.



Reward employees for good oral health behavior.

## Reward employees with rolling annual maximum benefit allowances.

Preventive care leads to good oral health. Now you can reward your employees for good oral health behavior with MaxOver.

### What is MaxOver?

MaxOver is an added feature to the plan's annual maximum, designed to reward employees who do not use all of their annual maximum during a benefit period. MaxOver rewards members who receive preventive care services by allowing them to roll over a portion of their annual maximum for use in future years. Members are eligible for MaxOver if they meet the following:

- Members have at least one preventive exam during their benefit period.
- Members with natural teeth must have at least one cleaning during their benefit period (waived for members who have no natural teeth).
- Claims paid during the benefit period must be less than the MaxOver claims threshold.
- Waiting periods on major services (*if applicable*) must be met.

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 help meet the difference.\*

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### MaxOver™ benefits

MaxOver benefits are determined three months after the end of the group benefit period. Members who have qualified for a deposit into their MaxOver account or have a MaxOver account balance will receive a report showing those details. The employer will also receive a group level report.

### 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. 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, or \$3,000 total annual maximum.

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

MaxOver is standard on most small group plans and can be added as an option to 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 account limit cannot exceed the annual maximum. 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 other benefits features available from Delta Dental, contact your account representative.

\*Orthodontic services, if covered, are excluded from the MaxOver program.