



Carry Over Maximum

Many of our dental plans allow an unused portion of the patients to roll over to the next year. Please check your patient's benefits to see if this value added service applies.

HOW IT WORKS

- Member receives annual maximum **January 1**
- Member must have **one covered dental service** during the year.
- Paid claims for the benefit year must be **less than half of the annual maximum**.
- A **portion of the unused maximum** will be carried over for future use.
- Groups must be **calendar year**
- **Ortho benefits are excluded.**

EXAMPLE:

John Doe starts 2022 with an annual max of \$1,000 and visits a dentist for a covered service.

The claim for that service was \$100, leaving him a \$900 benefit balance at the end of the year.

Since he had at least **one covered claim** and since **he did NOT have paid-claims that exceeded the claim threshold** (half of his annual maximum), one quarter of his annual max, or \$250, will be automatically carried over into a type of "savings" account.

As John meets the carryover criteria year-to-year, his carryover balance will accumulate until his total is double his annual max (\$1,000 annual max + \$1,000).

This is just another way Delta Dental of Arkansas is working to keep our subscribers and providers smiling.