



Understanding the Carryover Benefit

Promoting Regular Care

It is an undisputed fact that oral health contributes to the health of the whole body. We encourage you and your dependents to have regular dental checkups, including oral exams and dental cleanings, which help reduce the incidence and severity of gum disease and tooth decay. Most people who visit the dentist routinely rarely need the maximum benefits provided by their dental plan. But someday you may need more, and that's why Northeast Delta Dental offers a carryover benefit added to select Individual Dental Benefit Options to provide additional benefits if you do. With this feature, you may accumulate \$250 in additional annual benefits for use in future coverage periods.

When a dental procedure is needed that costs more than the annual maximum allows, accrued carryover benefit dollars can help make up the difference.

To Qualify

- You must be enrolled in either plan option 1 or 4.
- Northeast Delta Dental must have **paid** a claim for either an oral exam or a cleaning during a Calendar Year. If you don't receive one of these services, you will not be eligible to accumulate dollars for future use.
- Your **paid** claims during the Calendar Year cannot exceed a threshold of \$500.

It's that simple!

Guidelines

- Accumulated amounts may only be used after the current annual maximum has been exhausted.
- This feature is included only on Individual Dental Benefit Options 1 and 4.
- Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.
- The total amount accumulated for the life of the carryover benefit cannot exceed the amount of the annual maximum.
- If you are effective in the carryover program between January 1 and June 30, you will be eligible to begin qualifying immediately for carryover benefit dollars to be used in the following year; if you are effective between July 1 and December 31, you will be eligible to begin qualifying during the next Calendar Year for carryover benefit dollars that can be used in the subsequent year.

The carryover feature does not prevent individuals from seeing any dentist, participating or not. However, they may have lower out-of-pocket costs by visiting a Delta Dental participating dentist. Visit our Northeast Delta Dental Web site at www.nedelta.com to find a Delta Dental Premier dentist.

Here's how it works:

This new feature will allow individuals to accumulate additional benefit amounts to use toward future dental expenses. The following is an example of how it would work for an individual with the assumed claims shown:

	Year 1	Year 2	Year 3	Year 4	Year 5
Annual maximum amount	\$2,000	\$2,000	\$2,000	\$2,000**	\$2,000
Carryover benefit amount from previous years	\$0	\$250	\$250	\$500	\$400
Benefit dollars available	\$2,000	\$2,250	\$2,250	\$2,500	\$2,400
Enrollee's total claims paid*	\$300 (less than \$500)*	\$750 (over \$500)*	\$200 (less than \$500)*	\$2,100 (over \$500)*	\$425 (less than \$500)*
Oral exam or cleaning during year	Yes	Yes	Yes	Yes	Yes
Carryover benefit amount allowed in next Calendar Year	\$250	\$0	\$250	\$0	\$250
Accumulated carryover dollars available in next Calendar Year	\$250	\$250	\$500	\$400	\$650
Accumulated carryover dollars used	\$0	\$0	\$0	\$100**	\$0

*In order to receive carryover benefit dollars in the next Calendar Year, paid claims during the current Calendar Year cannot exceed a \$500 threshold.

**In year 4, total claims paid were greater than \$2,000, therefore \$100 out of the \$500 accumulated dollars available was used. (This exhibit assumes a June 1 effective date. The example provided may differ from your actual benefit.)



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Available in Maine, New Hampshire, and Vermont