DELTA DENTAL®

Annual Maximum Benefit Carryover

Delta Dental's **Annual Maximum Benefit Carryover** is an available add-on feature for group dental plans. The maximum carryover allows members to carry over a portion of their unused annual maximum into a carryover account for use in future benefit periods. When the annual maximum has been met in a benefit year, a member can access available carryover funds during that year.

How It Works:

1. Member receives annual maximum at beginning of their groups' benefit year.
2. Member must receive one covered service during the benefit year.
3. Total paid claims for the benefit year cannot exceed half the total annual maximum.
4. Maximum of 25% of the annual maximum will carry over to the next benefit year.
5. Carryover amounts will continue to roll over into future benefit years but cannot exceed the total annual maximum.

Member Example:

Plan Annual Maximum	**$1,000**
Number of claims during plan year	**at least 1 claim to be eligible**
Amount of claims during plan year	**No more than $499 for all insured claims**
Carryover amount available	**$250**
Next benefit year annual maximum	**$1,250**

Limitations:

- *Carryover available at time of renewal*
- *Ortho benefits excluded*
- *Total accumulated amount in carryover account cannot exceed more than the plan's annual maximum*

Carryover benefit can be added to group plans at renewal.
Please contact Delta Dental of Kentucky for more information.

Delta Dental of Kentucky | ky.deltadental.com | 800-955-2030

Delta Dental of Kentucky has provided more than $20 million to Non-profits across Kentucky since 2003.

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