

MaxOver™

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 benefit allowance, 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 must have at least one preventive exam during their benefit period.
- Members with natural teeth must have at least one cleaning during their benefit period (this requirement is 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 use at a future date. That means the level of coverage to which members have access to 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 can help meet the difference.*

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 benefit allowance.....\$1,500
 Members submit claims up to... \$750
 MaxOver amount added to the next benefit period.....\$375
 Total annual maximum benefit 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 benefit 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 benefit.

MaxOver is just one more way Delta Dental is making dental benefits coverage 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 insured and ASO plans.

To learn more about this program, or other benefits features available from Delta Dental, contact your account representative.

MaxOver annual rollover limits

MaxOver annual rollover amounts are based on a percentage of the annual maximum benefit. The total MaxOver account limit cannot exceed the annual maximum benefit. The chart represents Delta Dental's annual maximum benefit 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

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