

## Carryover Benefits

Delta Dental's Carryover Benefit allows you to carryover a portion of your unused benefits each year giving you the opportunity to grow your coverage. If you need a procedure that costs more than your annual maximum, you can pay the difference with carryover benefits.

### **For BASE plan members:**

You will qualify to carryover \$250 or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$499) of your annual maximum (\$1,000) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum (\$1,000).

### **For PREMIUM plan members:**

You will qualify to carryover \$500 or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$999) of your annual maximum (\$2,000) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum (\$2,000).

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