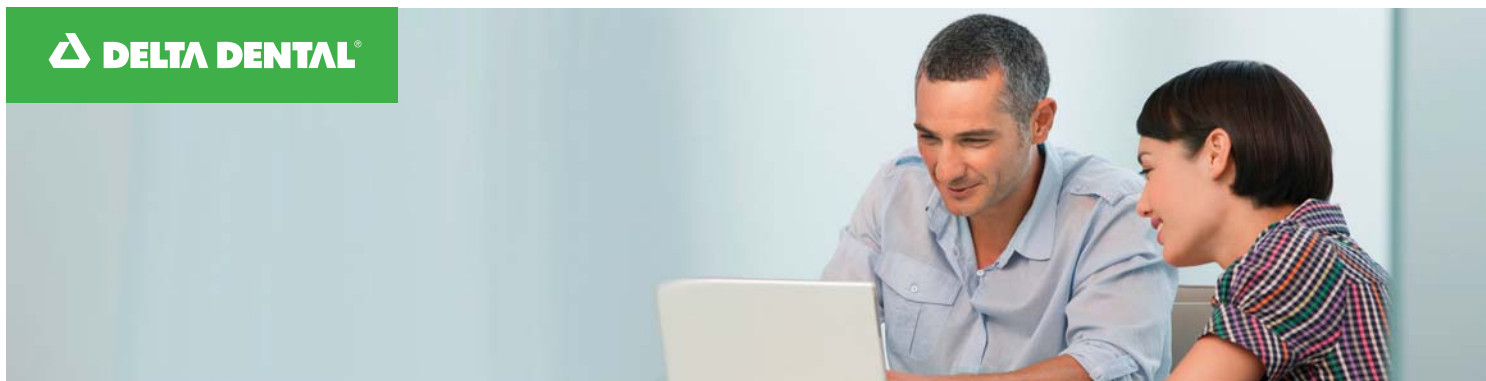




## Northeast Delta Dental Double-Up Max<sup>SM</sup> Carryover Benefit

### Promoting Regular Care

Northeast Delta Dental offers a Double-Up Max carryover benefit feature on select dental programs. With this feature, enrollees may double their annual maximum by accumulating \$250 a year in additional 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

- Northeast Delta Dental must have **paid** a claim for either an oral exam or a cleaning during a Calendar Year. If enrollees don't receive one of these services, they will not be eligible to accumulate dollars for future use. This puts an emphasis on prevention.
- An enrollee's **paid** claims during the Calendar Year cannot exceed a threshold of \$500.

### Guidelines

- Your dental plan must have an annual maximum based on a Calendar Year (January through December).
- Accumulated amounts may only be used after the current annual maximum has been exhausted.
- Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.
- The total accumulated carryover amount cannot exceed the amount of your plan's regular annual maximum.
- If your group is effective in the carryover program between January 1 and June 30, enrollees will be eligible to begin qualifying immediately for carryover benefit dollars to be used in the following year; if your group is effective between July 1 and December 31, enrollees will be eligible to begin qualifying during the next Calendar Year for carryover benefit dollars that can be used in the subsequent year.

### How it Works

The Double-Up Max feature allows enrollees to accumulate additional benefit amounts to use toward future dental expenses. The following chart is an example of how it would work for an enrollee with the assumed claims shown.

(Please note: This is only an example. Your Annual Maximum may be different than the example shown.)

|                                                               | Year 1                      | Year 2                 | Year 3                      | Year 4                   | Year 5                      |
|---------------------------------------------------------------|-----------------------------|------------------------|-----------------------------|--------------------------|-----------------------------|
| Annual maximum amount                                         | \$1,000                     | \$1,000                | \$1,000                     | \$1,000**                | \$1,000                     |
| Carryover benefit amount from previous years                  | \$0                         | \$250                  | \$250                       | \$500                    | \$100                       |
| Benefit dollars available                                     | \$1,000                     | \$1,250                | \$1,250                     | \$1,500                  | \$1,100                     |
| Enrollee's total claims paid*                                 | \$300<br>(less than \$500)* | \$750<br>(over \$500)* | \$200<br>(less than \$500)* | \$1,400<br>(over \$500)* | \$425<br>(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                       | \$100                    | \$350                       |
| Accumulated carryover dollars used                            | \$0                         | \$0                    | \$0                         | \$400**                  | \$0                         |

\*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 \$1,000, therefore \$400 out of the \$500 accumulated dollars available was used.