



Rollover MAX: Take It With You

Delta Dental of Kansas offers Rollover MAX benefits as an option on Delta Dental PPOSM and Delta Dental Premier[®] Plans.

Enrollees can carryover 25% of their unused annual maximum benefit dollars into the following year. This option offers enrollees more flexibility in their dental plan.

With traditional dental plans, the annual maximum is a “use it or lose it” benefit. The **Rollover MAX** rider gives enrollees the ability to carryover up to 25% of any qualified, unused portion of their annual benefit maximum for future years - increasing their total dollars available for dental treatment.

How it Works:

Enrollees receive their annual benefit maximum dollars on either calendar date or contract date.

Enrollees must have one covered dental service during the benefit year (incentivizing your employees to visit the dentist).

25% of their unused annual maximum will be carried over into the next year.

The Benefit Carryover Balance accumulated for each individual cannot exceed the annual maximum.

See the back page for an example of how Rollover MAX works over a three year time frame.

Rollover MAX: Take It With You

Rollover MAX Example

YEAR 1

Annual Maximum \$1,500

Eligible Benefits

Used (- \$500)

Unused Annual Max..... \$1,000

*(25% of unused max
will be carried over for
the next year = \$250)*

YEAR 1 BENEFIT CARRYOVER

BALANCE..... \$250

(available for use in Year 2)

**TOTAL BENEFIT \$ AVAILABLE
IN YEAR 3\$1,750**

*(\$1,500 Annual Maximum +
\$250 Benefit Carryover Balance)*

YEAR 2

Annual Maximum \$1,500

Eligible Benefits

Used (- \$400)

Unused Annual Max..... \$1,100

*(25% of unused max
will be carried over for
the next year = \$275)*

YEAR 2 BENEFIT CARRYOVER

BALANCE.....\$275

YEAR 1 BENEFIT CARRYOVER

BALANCE..... \$250

BENEFIT CARRYOVER

BALANCE.....\$525

(available for use in Year 3)

**TOTAL BENEFIT \$ AVAILABLE
IN YEAR 3\$2,025**

*(\$1,500 Annual Maximum +
\$525 Benefit Carryover Balance)*

YEAR 3

Annual Maximum \$1,500

Eligible Benefits

Used (- \$700)

Unused Annual Max.....\$800

*(25% of unused max
will be carried over for
the next year = \$200)*

YEAR 3 BENEFIT CARRYOVER

BALANCE.....\$275

YEAR 2 BENEFIT CARRYOVER

BALANCE.....\$525

BENEFIT CARRYOVER

BALANCE.....\$725

(available for use in Year 4)

**TOTAL BENEFIT \$ AVAILABLE
IN YEAR 3\$2,225**

*(\$1,500 Annual Maximum +
\$525 Benefit Carryover Balance)*