Delta Dental® MAX*Rollover* benefit option

Delta Dental's MAX*Rollover* allows you to roll over a portion of your unused annual benefit maximum to the following year, allowing you to stretch your benefits further. Every participant - enrolled employees and dependents - individually qualifies for the program. Each participant has the potential to roll over and accumulate more funds as the years progress, up to the applicable rollover account limit.

Qualified claims

Covered dental claims for preventive, basic and major coverage levels will be considered qualified claims:

- **Qualified claims can be submitted by any provider. If all qualified claims are submitted by Delta Dental PPO™ providers, qualified participants will roll over an additional bonus amount.**

Maximum rollover potential

The plan's annual benefit maximum and participant's total qualified claims form the basis for the rollover program as outlined below:

Benefit maximum	Payment threshold	Rollover amount	Rollover bonus	Rollover account limit
If the plan's annual benefit maximum is:	And, if the participant's total qualified claims paid do not exceed:[1]	This amount will roll over to the next benefit period:	This additional bonus amount will roll over for qualified participants:[2]	The total rollover amount cannot exceed this limit:[3]
$1,500	**$700**	**$350**	**$150**	**$1,250**

[1] A qualified claim is a claim for dental services covered under the preventive, basic or major coverage level and subject to the annual benefit maximum. Claims for orthodontic services or non-covered services are not considered qualifying claims.

[2] When the plan allows qualified claims to be submitted by any provider, a rollover amount is added when the requirements are met; an additional bonus amount will be added if all qualified claims are submitted by a Delta Dental PPO™ provider.

[3] Any rollover and/or bonus amount will be accrued in a rollover account and available for use starting in the next benefit period. Each year, qualified participants may continue to add rollover amounts up to the rollover account limit.

Program eligibility

To be eligible for the **MAX*Rollover*** program, participants must meet all of the following requirements:

- The participant must be enrolled for at least the last three months of the benefit period without a break in coverage.
- At least one qualified claim[1] must be submitted within the benefit period.
- Qualified claims paid within the benefit period must not exceed the payment threshold.