



Double-Up MaxSM Carryover Benefit

Earn Additional Benefit Dollars

INCREASE YOUR ANNUAL BENEFIT MAXIMUM

Northeast Delta Dental offers a Double-Up Max carryover benefit feature on select dental programs. The Double-Up Max feature allows you to carry over a portion of your unused annual maximum from one benefit period to the next. This benefit offers more flexibility and helps you plan for more extensive and costly dental treatments in subsequent years.

HOW IT WORKS

The following chart is an example of how it works:

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

| Year 1 | | Year 2 | | Year 3 | |
|--|----------------------------|--|------------------------------|---|----------------------------|
| Calendar Year Maximum | \$1,500 | Calendar Year Maximum | \$1,500 | Calendar Year Maximum | \$1,500 |
| Double-Up Max benefit from previous years | N/A | Double-Up Max benefit from previous years (year 1) | \$250 | Accumulated Double-Up Max from previous years (year 1) | \$250 |
| Benefit Dollars Available | \$1,500 | Benefit Dollars Available | \$1,750 | Benefit Dollars Available | \$1,750 |
| Total claims paid | \$300 (less than \$500) | Total claims paid | \$750 (over \$500) | Total claims paid | \$425 (less than \$500) |
| Oral Exam or Cleaning during year | YES | Oral Exam or Cleaning during year | YES | Oral Exam or Cleaning during year | YES |
| Qualified for Double-Up Max | YES | Qualified for Double-Up Max | NO (over \$500 threshold) | Qualified for Double-Up Max | YES |
| Earned Double-Up Max available for use in subsequent years | \$250 | Earned Double-Up Max available for use in subsequent years | \$0 | Earned Double-Up Max available for use in subsequent years* | \$250 |

*Accumulated Double-Up Max available in Year 4 = \$500

Guidelines

- Northeast Delta Dental must have paid a claim for either an oral exam or cleaning during the calendar year.
- An enrollee's paid claims during the Calendar Year cannot exceed a \$500 threshold.
- Carryover benefit amounts cannot be used toward the orthodontic lifetime maximum, if applicable.
- The total accumulated carryover amount cannot exceed the amount of your plan's annual maximum.

If your dental policy 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 dental policy 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.