△ DELTA DENTAL®

Double-Up Max℠ 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 maximums 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

- Your dental plan must have a calendar year annual maximum.
- 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 max.
- The total accumulated carryover amount cannot exceed the amount of your plan's annual maximum.