

## Introducing: The *Maximum Carry Over Provision*

To get the most out of your benefits, we encourage you to take advantage of the preventive care services covered under your plan. In addition to good oral health habits, regular dental check-ups are the best way to maintain healthy teeth and gums.

As further incentive for you to receive regular dental care, we now offer an annual Maximum Carry Over Provision as part of your dental benefit program.

This unique benefit allows you to “carry over” unused portions of your annual maximum to the following Plan Year, provided you use your preventive care benefits. You are eligible to carry over up to \$350\* annually of the unused portion of your annual maximum (up to the calendar year maximum benefit).

**Important Note:** Orthodontic benefits are excluded from this program. If you have any questions regarding the benefits covered under your dental plan, please contact your Human Resources Department.

### Who is eligible for Maximum Carry Over?

- You and any of your dependents enrolled for a full calendar year are eligible for the annual Maximum Carry Over Provision.
- You must have a preventive care visit during the year to qualify for a carry over. The total claim activity can not exceed the paid claims threshold during the benefit year.

Below is an example of Maximum Carry Over benefits for a member enrolled in a \$1,200 annual maximum plan:

Annual Maximum	Claim Threshold	Annual Carry Over	Carry Over Bonus*	Carry Over Limit
\$1,200	\$500	\$250	\$100	\$1,200

\* A bonus is available for members who receive services exclusively from a participating dentist.

The above chart depicts an employee who has a \$1,200 annual maximum dental plan. Having received at least one preventive visit during the year, this employee is eligible to carry over \$250 to the following year. Because the employee received treatment from a participating dentist, they are eligible for a Carry Over bonus of \$100.

### NOTICE OF NONDISCRIMINATION AND ACCESSIBILITY POLICY

Delta Dental of Rhode Island does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**Español (Spanish):** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

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