



## **Rollover Maximum for 2008**

Delta Dental is pleased to announce an exciting new feature, **Rollover Max**. The *Rollover Max* becomes effective for members November 1, 2008.

This new feature allows members to bank a portion of their unused annual benefit dollars for use the following year (11/1/2009).

The following applies for each member of GEO/UAW:

- The *Plan Year Maximum* for covered services for each member is \$2,000 per plan year.
- Each member is eligible to roll over a portion of their unused *annual maximum (\$2,000)* to the following plan year provided the following requirements are met:
  - The member must have 1 cleaning and/or oral exam per year
  - Incurred claims for the plan year cannot exceed \$800
  - The member must be on the plan for more than 3 months in the plan year
- The preset maximum rollover dollars available is \$600.
- The accumulated rollover total cannot exceed \$1,500.
- Rollover benefit dollars will be available starting 11/1/09.
- Retroactive claims will affect the *Rollover Max* (ROM) balance.
- Regular maximum benefit dollars are used first; ROM benefit dollars are used second.
- **Orthodontics are not included in the *Rollover Max* benefit**

Following is an example:

### **Plan Year 1 (11/1/08-10/31/09)**

- Member has a \$2,000 PYM, \$0 ROM
- Member has an oral exam and cleaning
- Total paid claims for the plan year are less than \$800
- Member is allowed to "Rollover" \$600 of the remaining plan year maximum

### **Plan Year 2 (11/1/09-10/01/2010)**

- Member has a \$2,000 PYM, \$600 ROM
- Member has an oral exam and cleaning
- Total paid claims for the plan year are less than \$800
- Member is allowed to "Rollover" another \$600 of the remaining plan year maximum and has now accumulated a total of \$1200

**Plan Year 3 (11/1/2010-10/31/2011)**

- Member has a \$2,000 PYM, \$1200 ROM
- Member has an oral exam and cleaning
- Total paid claims for the plan year are less than \$800
- Member is allowed to "Rollover" only another \$300 of the remaining plan year maximum since the "Rollover" limit is \$1,500 per person.