

To Go℠

Carry Over Your Unused Benefits

INCREASE YOUR ANNUAL BENEFIT MAXIMUM

To Go℠ 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

For example, if your plan has an annual maximum of $1,500, here is how you can use To Go.

YEAR 1		YEAR 2		YEAR 3	
Annual Benefit Maximum	$1,500	Annual Benefit Maximum	$1,500	Annual Benefit Maximum	$1,500
Eligible Benefit Used	$500	To Go Benefit from Year 1	$1,000	To Go Benefit from Year 2	$1,500
Unused Annual Benefit Maximum	$1,000	Year 2 Annual Benefit Maximum	$2,500	Year 3 Annual Benefit Maximum	$3,000
To Go – Annual Maximum Carryover (for use in year 2)	$1,000	Eligible Benefit Used	$500	Eligible Benefit Used	$1,500
		Unused Annual Benefit Maximum	$2,000	Unused Annual Benefit Maximum	$1,500
		To Go – Annual Maximum Carryover (for use in year 3)	$1,500*	To Go – Annual Maximum Carryover (for use in year 4)	$1,500*

QUESTIONS?

If you have any questions about your dental benefits, visit the Delta Dental website at deltadentalia.com and log into the Member Connection or you can call customer service at 800-544-0718.

To Go Guidelines:

1. Your plan must have coverage for major services, and these services may not be subject to any benefit waiting periods. If you make a change that impacts your benefit period, your To Go balance may restart. If you are not covered under the plan for the full benefit period, you will receive a pro-rated amount the first year.
2. You must have submitted at least one claim during the benefit plan year.
3. The carryover amount may not exceed the amount of the regular annual maximum and the total combined annual maximum may not exceed twice the regular annual maximum.

* The To Go – Annual Maximum Carryover amount cannot exceed the annual benefit maximum.