



Benefit Carryover Allowance

The Dental Benefit Carryover Allowance feature encourages your employees to visit their dentist regularly and stay on top of their oral health. If they do so, enrolled employees may roll over a portion of their unused benefits from one year to the next and use them for future dental expenses.

How Benefit Carryover Allowance Works

We use a simple formula to determine how much can be rolled over via the Dental Benefit Carryover Allowance.

$$\text{Annual Maximum} - \text{Claims Paid In Benefit Year} = \text{Benefit Carryover Allowance} \\ (\text{up to } \$500)$$

If your plan has an annual maximum of \$1,500, here is how employees can use the Benefit Carryover Allowance:



Chart is for illustrative purposes only. Annual maximums may vary by plan.

In year 2, this employee gets \$500 in extra benefit dollars to use toward services that exceed the annual maximum instead of paying for those services out-of-pocket.



Qualifying For Benefit Carryover Allowance

To qualify for the Benefit Carryover Allowance, enrolled employees must:

- Be covered under the plan for the full benefit plan year with coverage for major services
- Have fulfilled any benefit waiting periods
- Have at least 1 claim for a covered dental service during the benefit year
- A member's paid claims during the benefit year cannot exceed the plan's annual maximum

Dependents Also Qualify

The Benefit Carryover Allowance applies separately to employees and covered dependents. This means each member on the policy can carryover unused benefit dollars if they qualify.

Carryover Dollars Don't Go Away

Once a member accrues benefit carryover dollars, they'll stay in the account until they're used.¹ Members do not lose accumulated benefit carryover dollars, even if they don't continue to roll over unused benefits each year.

Additional Benefit Carryover Allowance Guidelines

It's important to note:

- Benefit carryover dollars may only be used after the current annual maximum has been used.
- Benefit carryover dollars cannot be used toward services with a separate lifetime maximum, such as orthodontics, or uncovered services.
- Any remaining unused benefit carryover dollars will roll over to the following year.
- The carryover account balance cannot exceed \$500.
- If no claims are paid in a benefit year, the member is not eligible to roll over unused benefits via the Benefit Carryover Allowance feature.
- If the member changes to a different group that also has the Benefit Carryover Allowance feature, any carryover dollars accrued on the member's prior plan will be forfeited.
- If the Benefit Carryover Allowance is removed as a plan feature or the member moves to another group plan, accrued carryover dollars may be forfeited.



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Arizona Dental Insurance Service, Inc. dba Delta Dental of Arizona. DDAZ-0248-rev0918