



Now you can take it with you...

Delta Dental of Illinois new “To Go” feature allows you to take unused annual maximums “to go” from one year to the next.

You don't have to leave unused annual maximums behind anymore, giving you more flexibility and helping you prepare for more extensive and costly dental treatment.

In traditional PPO plans, the annual maximum is a “use it or lose it” benefit. The To Go feature gives you the ability to carryover any qualified unused portion of your annual maximum in a given year to the new year's annual maximum.

For example, if an enrollee had services in a given year that totaled to \$400 applied to his \$1,000 annual maximum, he could carryover \$600 to the To Go bank and increase the total dollars available to \$1,600 (\$600 To Go dollars plus the new year's \$1,000 annual maximum). This offers the flexibility for enrollees to plan for more costly procedures, such as crowns and bridges.

Here are some other guidelines:

- Enrollees cannot take unused annual maximums with them upon termination of employment or the dental plan, or apply the unused annual maximum to another dental plan.
- The enrollee must have been covered under the plan for the full benefit plan year, with coverage for major services, and not subject to any benefit waiting periods for those services.
- The enrollee must have submitted at least one claim during the benefit plan year that would apply to his/her annual maximum where the allowed dollar amounts are greater than zero dollars. In other words, the enrollee must have had a dental service that applies to the annual maximum (preventive/ diagnostic, basic or major) during the year in order to carryover any unused annual maximum.
- The carryover amount may not exceed one times the regular annual maximum and the total combined annual maximum may not exceed two times the regular annual maximum. For example, if the annual maximum is \$1,000, the total amount of To Go dollars carried over cannot exceed \$1,000 for a total of \$2,000 in the To Go bank.

Example

Year 1 (2008)

Annual Max:	\$1,000
Eligible Benefits Received:	\$500
Unused Annual Max:	\$500
To Go Benefit/carryover:	\$500
To Go Bank balance: (available for use in Year 2)	\$500

\$500 was applied to the annual maximum with \$500 unused. \$500 is carried over into the To Go Bank, increasing the total benefit in Year 2.

Year 2 (2009)

Annual Max:	\$1,000
To Go Bank balance for year 2:	\$500
Eligible Benefits Received: (applied to Year 2 Annual Max)	\$400
Unused Annual Max: (\$1,000 - \$400)	\$600
To Go Benefit/carryover: (The To Go Bank balance is \$500; Total To Go Bank cannot exceed the total of the annual max (\$1,000) so only \$500 of the unused annual max for the current year can be applied to the To Go Bank)	\$500*
To Go Bank balance: (available for use in Year 3)	\$1,000

**Total To Go Bank cannot exceed the total of the annual maximum. With \$500 already in the To Go Bank (amount carried over from Year 1), only \$500 from the \$600 unused annual maximum for Year 2 (current year) can be carried over into the To Go Bank for a total of \$1,000 (equal to the annual maximum).*

Year 3 (2010)

Annual Max:	\$1,000
To Go Bank balance for year 3:	\$1,000
Eligible Benefits Received: (applied to Year 3 Annual Max)	\$2,000
Unused Annual Max: (exhausted all \$1,500 of annual max)	\$0
To Go Benefit Used: (Claims exceeded annual max by \$1,000 so \$1,000 deducted from To Go Bank)	\$1,000
To Go Benefit/carryover: (used all \$1,000, therefore there is \$0 to carryover into the To Go Bank)	\$0
To Go Bank Balance: (available for use in Year 4)	\$0

Because the paid claims exceeded the annual maximum by \$1,000, \$1,000 was deducted from the To Go Bank. The total annual maximum of \$1,000 was used so there was no carryover for Year 3.