

# College of Southern Idaho

## Your smile, your health, your benefits

### Rollover Max Dental Plan

With Delta Dental's Rollover Max, you get more value from your dental plan and more flexibility when planning and paying for dental care. These plans encourage low-cost preventive services while allowing extra savings for future dental care.

### How Does The Rollover Max Work?

You and your family members can save and accumulate part of your unused benefit dollars for larger, more expensive procedures, such as bridges, crowns, and root canals. When you use less than the threshold amount in total paid dental claims during the year, a portion of your benefit dollars will automatically rollover to future years when you may need it most.

### Getting the Most From Your Rollover Plan

If your total paid claims do not exceed the \$500 annual threshold amount, the rollover amount will automatically *rollover* each year until the maximum benefit amount of \$2,500 is reached.

When you receive a preventive service (such as a dental cleaning or dental exam) within the contract year, you will be eligible for the rollover benefit.

You are eligible for the \$2,500 maximum rollover benefit when you obtain ALL dental services from a participating dentist.

If you receive care from a non-participating dentist at any time during the contract year, you will not accrue the rollover benefit for that year.

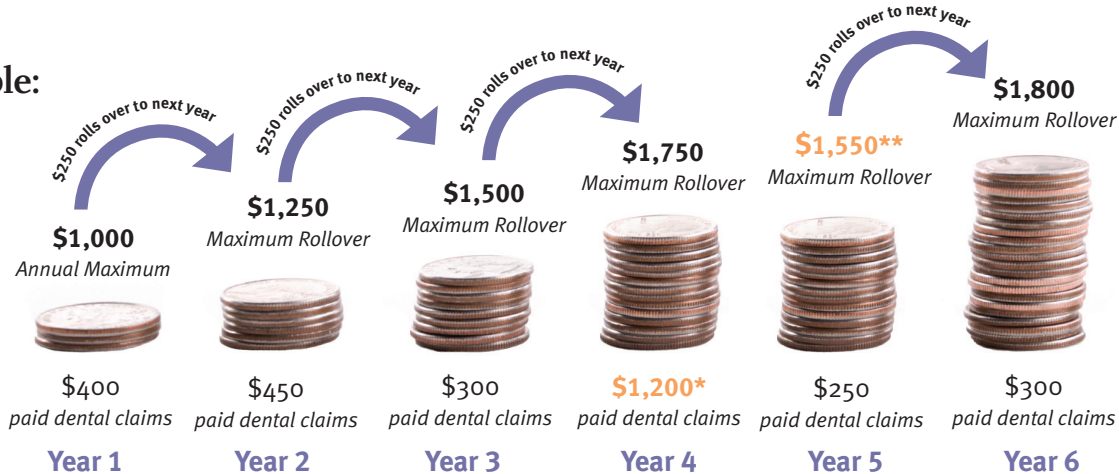
- The maximum rollover amount is available each contract year. Annual maximum dollars are used first. If your paid dental claims exceed the annual maximum, the remaining amount will be deducted from the accrued rollover amount.

Categories	Delta Dental PPO	
	PPO 25 ROLLOVER MAX	
Plan Name		
Network Type	PPO	Premier
Preventive & Diagnostic	100%	80%
Basic	80%	70%
Major	50%	40%
Deductible *	\$25/\$75	\$25/\$75
Annual Maximum <i>Based on a contract year</i>	\$1,000	\$1,000
Maximum Rollover	\$2,500	\$2,500
Annual Threshold Amount <i>in total paid claims</i>	\$500	\$500
Maximum Rollover	\$250	\$250
Adult & Child Orthodontia	50%	50%
Orthodontic Lifetime Maximum	\$1,000	\$1,000

\* Deductible applies to Basic and Major services only with a maximum of (3) three deductibles per family.

- The maximum rollover amount does not apply to any services with a lifetime maximum (such as orthodontics).
- There is no time limit for using the accrued maximum rollover amount as long as you have continuous coverage and your employer continues to offer a Rollover Max dental plan.
- You will lose your rollover balance if you disenroll or have a break in coverage.

### Example:



\* In Year 4, no rollover was accrued because total paid claims exceeded the annual threshold amount. In Year 5, \$200 was deducted from the maximum rollover amount because paid claims in Year 4 exceeded the \$1,000 annual maximum by \$200.

**This is only a general summary of benefits and does not constitute a contract or guarantee of payment. Full terms and conditions will be set forth in a contract between your employer and Delta Dental of Idaho, which will be on file with your employer.**