MaxOver™

Get rewarded for good oral health activities

Preventive care leads to good oral health. Now you can be rewarded for your good oral health habits with MaxOver. MaxOver rewards you for receiving preventive care each plan year. Members qualifying for the benefit, may roll over a portion of their annual maximum for use in future years. So, if you need a procedure that costs more than your plan's annual maximum benefit, you can use the funds in your MaxOver account to help cover the difference.

How do you qualify for MaxOver?

- 1. Have at least one preventive exam and cleaning during your benefit period
- 2. Have claims that are less than the MaxOver claims threshold (which is equal to half of your annual benefit maximum) paid during the benefit period
- 3. Satisfy any waiting periods included in your plan for major services (*if applicable*)

MaxOver benefits are determined three months after the end of the group's benefit period. If you qualified, you will receive a notice from Delta Dental of Virginia advising you of the "deposit" into your MaxOver account.



Start rewarding yourself and your family with MaxOver — a great way to receive an increased benefit for good oral health.

How MaxOver™ works:

Plan's annual maximum benefit allowance	\$1,500*
Submit claims up to	\$750
MaxOver amount added to next benefit period	\$375**
Total annual maximum benefit	\$1,875

- If your annual benefit maximum is \$1,500*, you can submit claims up to \$750 to qualify.
- If you submit less than \$750 in claims and meet the other program requirements, the amount added for the next benefit period is \$375.**
- The total annual benefit maximum available for your next benefit period is \$1,875.
- For each benefit period during which the above conditions are met, you can roll over an additional \$375 toward future benefit periods, up to a maximum carryover of an additional \$1,500.

Delta Dental of Virginia realizes the value of preventive oral health care and wants our members to take advantage of the benefits and services we offer and to reward them for staying healthy.

^{*}The MaxOver benefit is determined individually for each family member covered under your dental plan. You cannot use another family member's MaxOver benefit to fund your claims. Note: orthodontic services are excluded from the MaxOver program.

^{**}MaxOver amounts vary based on your plan's annual maximum benefit allowance. Ask your group administrator or call our benefits services department at 800-237-6060 for your plan's specific dollar amounts.



Delta Dental of Virginia

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