



Tufts University –Delta Dental Program for Retirees Rollover Max – Basic Plan

Rollover Max is a new Delta Dental benefit feature that lets you roll over a part of your unused spending in one year to increase your benefits for the following year, and beyond. With Rollover Max from Delta Dental, you won't lose what you don't use.

Beginning in 2009, this valuable benefit feature allows you to roll over a portion of your unused spending to increase your maximum benefit limit next year, and beyond. So, you can save and accumulate part of your unused benefit dollars from a healthy year and use them for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.

The chart below shows how Rollover Max is calculated based on your annual maximum benefit level.

Basic Annual Maximum	If your total yearly claims don't exceed this threshold amount...	Then you can roll over this amount to use next year and beyond.	Your accumulated rollover total is capped at this amount.
\$1,000	\$500	\$350	\$1,000

Rollover Max is easy and automatic

To qualify, each member must meet the following requirements:

- You must receive at least one cleaning or one oral exam in the plan year. If you don't receive a cleaning or exam, you won't be eligible to roll over any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the maximum "threshold" amount of your current annual plan maximum.
- Once you qualify, a portion of your unused annual maximum benefit dollars will roll over for use in 2009 and beyond.
- Annual maximum dollars are used first. Rollover Max dollars are used after the annual maximum is met.

If you are on the "Basic Plan" here is an example of how it would work:

	Year One	Year Two	Year Three	Year Four
Your Annual maximum Amount	\$1,000	\$1,000	\$1,000	\$1,000
Rollover amount from previous year	N/A	\$350	\$350	\$150
Benefit dollars available	\$1,000	\$1,350	\$1,350	\$1,150
Your total claims paid*	\$400 (less than \$500)	\$900 (over \$500)	\$1,200** (over \$500)	\$300 (less than \$500)
Cleaning or oral exam during year	Yes	Yes	Yes	Yes
Rollover amount	\$350	\$0	\$0	\$350
Accumulated Rollover Max total	\$350	\$350	\$150	\$500

*In this example, "Your total claims paid" cannot exceed the threshold amount (\$500) based on the annual maximum amount of \$1,000 and the claims must include at least one oral exam or cleaning.. Reference the second column of the chart below for your dental plans "threshold" amount.

**In year three, the \$1,000 annual maximum was exceeded, but the member had enough Rollover Max dollars accumulated (\$350) to cover the additional \$200 cost.

- If you dis-enroll from your plan (for example, if you marry and enroll under your spouse's plan), you will lose your current rollover balance/amount.
- Rollover Max does not apply to lifetime maximums such as orthodontics.
- The Rollover Max feature will be implemented on January 1, 2009 and will be available to use in 2010.
- If you enroll after the beginning of the 4th quarter of the benefit period, you will not be eligible to begin rollover accrual until the beginning of your next benefit period.
- Claims not received by the last day of the calendar year may affect any Rollover Max benefit dollars available in the following year. If claims for services covered in the prior year are received after the date the maximum is calculated, the calculation will be adjusted accordingly.