



To GoSM

Now you can take it with you...

Delta Dental of Iowa introduces a new To Go feature as an option to Delta Dental PPO and Delta Dental Premier programs.

Enrollees don't have to leave unused annual maximums behind anymore. With the To Go feature, they can take the unused amount "to go" from one year to the next*. This option offers enrollees flexibility to prepare for more extensive and costly dental treatments.

In traditional dental plans, the annual maximum is a "use it or lose it" benefit. The To Go feature gives enrollees the ability to carryover any qualified, unused portion of their annual maximum in a given year and apply it to their To Go bank, increasing their total dollars for dental treatment. (Contact your DDIA account executive for complete underwriting guidelines; this new feature may not be available for all Delta Dental PPO and Delta Dental Premier Plans.)

Here's an example: An enrollee has preventive services in a given year that total \$400, which is applied to his \$1,500 annual maximum. He's expecting to have crown and bridge procedures the next year. With this new plan, he can carryover \$1,100 to the To Go "bank," increasing the total dollars available to \$2,600 (\$1,100 To Go dollars plus the new year's \$1,500 annual maximum).

Unused annual maximums eligible for carryover in a given year will be subject to a dollar threshold depending on the specific plan design. The enrollee also 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.

**Enrollees cannot take unused annual maximums with them upon termination of employment or the dental plan, nor can they apply the unused annual maximum to another dental plan.*

Example

Year 1		Year 2		Year 3	
Annual Maximum:	\$1,500	Annual Maximum:	\$1,500	Annual Maximum:	\$1,500
Eligible Benefits Used:	\$500	To Go Bank balance for year 2:	\$1,000	To Go Bank balance for year 3:	\$1,500
Unused Annual Maximum:	\$1,000	Eligible Benefits Used: (applied to Year 2 Annual Max)	\$400	Eligible Benefits Used: (applied to Year 3 Annual Max)	\$2,000
To Go Benefit/carryover:	\$1,000	Unused Annual Maximum: (\$1,500 - \$400)	\$1,100	Unused Annual Maximum: (exhausted all \$1,500 of annual max)	\$0
To Go Bank balance: (available for use in Year 2)	\$1,000	To Go Benefit/carryover: (The To Go Bank balance is \$1,000; Total To Go Bank cannot exceed the total of the annual max (\$1,500) so only \$500 of the unused annual max for the current year can be applied to the To Go Bank)	\$500*	To Go Benefit Used: (Claims exceeded annual max by \$500 so \$500 deducted from To Go Bank)	\$500
		To Go Bank balance: (available for use in Year 3)	\$1,500	To Go Benefit/carryover: (used all \$1,500, therefore there is \$0 to carryover into the To Go Bank, but there is still a To Go Bank Balance that will carryover to Year 4)	\$0
				To Go Bank Balance: (available for use in Year 4)	\$1,000

\$500 was applied to the annual maximum with \$1,000 unused. \$1,000 is carried over into the To Go Bank, increasing the total benefit in Year 2.

**Total To Go Bank cannot exceed the total of the annual maximum. With \$1,000 already in the To Go Bank (amount carried over from Year 1), only \$500 from the \$1,100 unused annual maximum for Year 2 (current year) can be carried over into the To Go Bank for a total of \$1,500 (equal to the annual maximum).*

Because the paid claims exceeded the annual maximum by \$500, \$500 was deducted from the To Go Bank. The total annual maximum of \$1,500 was used so there was no carryover for Year 3. However, the To Go Bank still carries a balance of \$1,000 that can applied in Year 4.

The service mark To Go™ is owned by Delta Dental of Illinois.