



Delta Dental of Iowa’s To Go feature is an optional benefit to your Delta Dental benefits program. In traditional dental plans, the annual maximum is a “use it or lose it” benefit. To Go gives enrollees the ability to carryover unused portions of their annual maximum in a given year and apply it to their To Go bank, increasing their total dollars for more extensive and costly dental treatment.

For more information on adding To Go to your dental benefits and pricing, contact your broker or Delta Dental of Iowa account executive at 877-423-3582.

### How To Go Works

For example, if your plan has an annual maximum of \$1,500, here is how enrollees can use To Go.

| Year 1                                                          |         | Year 2                                                          |          | Year 3                                                          |          |
|-----------------------------------------------------------------|---------|-----------------------------------------------------------------|----------|-----------------------------------------------------------------|----------|
| Annual Maximum                                                  | \$1,500 | Annual Maximum                                                  | \$1,500  | Annual Maximum                                                  | \$1,500  |
| Eligible Benefit Used                                           | \$600   | To Go Benefit from Year 1                                       | \$900    | To Go Benefit from Year 2                                       | \$1,500  |
| Unused Maximum                                                  | \$900   | Year 2 Annual Maximum                                           | \$2,400  | Year 3 Annual Maximum                                           | \$3,000  |
| To Go Benefit Carryover<br><i>(Available for use in year 2)</i> | \$900   | Eligible Benefit Used                                           | \$700    | Eligible Benefit Used                                           | \$800    |
|                                                                 |         | Unused Maximum                                                  | \$1,700  | Unused Maximum                                                  | \$2,200  |
|                                                                 |         | To Go Benefit Carryover<br><i>(Available for use in year 3)</i> | \$1,500* | To Go Benefit Carryover<br><i>(Available for use in year 4)</i> | \$1,500* |

#### To Go Guidelines:

1. You must be covered under the plan for the full benefit plan year, with coverage for major services, and not subject to any benefit waiting periods for these services.
2. You must have submitted at least one claim during the benefit plan year that would apply to your annual maximum.
3. The carryover amount may not exceed the amount of the regular annual maximum and the total combined annual maximum may not exceed twice the regular annual maximum.

\* The carryover cannot exceed the annual maximum.