

Increase Your Annual Benefit Maximum with To GoSM

To Go allows you to carryover any unused annual maximums from one year to the next. This benefit offers more flexibility and helps you plan for more extensive and costly dental treatments in subsequent years.

Effective January 1, 2010, subscribers that were on Delta Dental plans as of January 1, 2009, will be able to rollover any unused annual maximum benefit dollars to increase their total annual maximum benefit.

How To Go Works

For example, if your plan has an annual maximum of \$1,500, here is how you 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	\$900	Eligible Benefit Used	\$700	Eligible Benefit Used	\$800
<i>(Available for use in year 2)</i>		Unused Maximum	\$1,700	Unused Maximum	\$2,200
		To Go Benefit Carryover	\$1,500*	To Go Benefit Carryover	\$1,500*
		<i>(Available for use in year 3)</i>		<i>(Available for use in year 4)</i>	
		<small>* The carryover cannot exceed the annual maximum</small>		<small>* The carryover cannot exceed the annual maximum</small>	

Questions?

If you have any questions about your dental benefits, please go to the Delta Dental website at www.deltadentalia.com and log into the Subscriber Connection or you can call customer service at 1-800-544-0718.

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.

Please see your Group Benefit Certificate for specific details.