

## Take it to go with Delta Dental of Illinois.

The To Go<sup>SM</sup> feature – an option for Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> programs – ensures that enrollees don't have to leave unused annual maximums behind.

Enrollees don't have to leave unused annual maximums behind anymore. With Delta Dental of Illinois' To Go feature, they can take the unused amount "to go" from one year to the next<sup>1</sup>. This option offers enrollees more flexibility and can help them prepare for more extensive and costly dental treatment.

In traditional PPO 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 sales executive for complete underwriting guidelines; this feature may not be available for all Delta Dental PPO

and Delta Dental Premier plans.) 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 carry over any unused annual maximum.

### Example

Year 1		Year 2		Year 3	
Annual Max:	\$1,500	Annual Max:	\$1,500	Annual Max:	\$1,500
Eligible Benefits Received:	\$500	To Go Bank balance for year 2:	\$1,000	To Go Bank balance for year 3:	\$1,500
Unused Annual Max:	\$1,000	Eligible Benefits Received:	\$400	Eligible Benefits Received:	\$2,000
To Go Benefit/carryover:	\$1,000	(Applied to Year 2 Annual Max)		(Applied to Year 3 Annual Max)	
To Go Bank balance:	\$1,000	Unused Annual Max:	\$1,100	Unused Annual Max:	\$0
(Available for use in Year 2)		(\$1,500 - \$400)		(Exhausted all \$1,500 of Annual Max)	
		To Go Benefit/carryover:	\$500*	To Go Benefit Used:	\$500
		(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)		(Claims exceeded annual max by \$500 so \$500 deducted from To Go Bank)	
		To Go Bank balance:	\$1,500	To Go Benefit/carryover:	\$0
		(Available for use in Year 3)		(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)	
				To Go Bank balance:	\$1,000
				(Available for use in Year 4)	

**\$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 be applied in Year 4.**

<sup>1</sup> 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.