

## Lets You Rollover Unused Benefits

Congratulations – as an enrollee in your employer’s Delta Dental of Iowa plan, you automatically receive our To Go<sup>SM</sup> benefit. This gives you the flexibility to plan and pay for more extensive and costly dental treatments in the future, and it costs you nothing.

### How It Works

After you have been on the plan for 12 months, any unused annual benefit maximum dollars begin to accumulate. On January 1 of the following year, those dollars automatically rollover, increasing your annual maximum benefit.

For example, if you have a plan with an annual maximum of \$1,500, you can carryover as much as another \$1,500 each year. This example shows how:

Year 1		Year 2		Year 3	
Annual Benefit Maximum	\$1,500	Annual Benefit Maximum	\$1,500	Annual Benefit Maximum	\$1,500
Eligible Benefit Used	\$500	To Go <sup>SM</sup> Benefit from Year 1	\$1,000	To Go <sup>SM</sup> Benefit from Year 2	\$1,500
Unused Annual Benefit Maximum	\$1,000	Year 2 Annual Benefit Maximum	\$2,500	Year 3 Annual Benefit Maximum	\$3,000
To Go <sup>SM</sup> Benefit Carryover (for use in year 2)	\$1,000	Eligible Benefit Used	\$500	Eligible Benefit Used	\$1,500
		Unused Annual Benefit Maximum	\$2,000	Unused Annual Benefit Maximum	\$1,500
		To Go <sup>SM</sup> Benefit Carryover (for use in year 3)	\$1,500*	To Go <sup>SM</sup> Benefit Carryover (for use in year 4)	\$1,500*

*\* The To Go<sup>SM</sup> Benefit Carryover amount cannot exceed the annual benefit maximum. To Go<sup>SM</sup> applies to adult and child benefits on the Small Group Employer Choice Prime plans and adults on the Small Group Employer Choice Plus plans.*

### Things to Know About To Go<sup>SM</sup>:

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.
4. Please see your Group Benefit Certificate for specific details.