REEP Delta Dental Annual Max Rollover?

Frequently Asked Questions

Delta Dental Rollover Enhancement

Your Delta Dental plan includes a Rollover Enhancement, which allows you to use any remaining annual maximum from the previous year in your current year annual maximum. Below is information about how to access this benefit with Delta.

How does this help me?

A higher annual maximum can be helpful with costly procedures like bridges, crowns or root canals.

How do I know what annual maximum is remaining from the prior year?

The Delta Dental system does not automatically calculate the roll over benefit in your current annual maximum.

Tell your dentist office to contact Delta Dental Customer Service department for the annual maximum information.

There is a Yellow Banner at the top of the Delta Eligibility Screen advising the Delta Dental representative that this plan includes the Rollover benefit. Once Delta Dental representatives see this banner, they can look up the remaining annual maximum benefit from the prior year to advise your dental office.

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How does it work?

Visit a Delta Dental PPOSM dentist once during your contract year for a diagnostic or preventive care service such as a routine cleaning or dental exam. When you receive this qualifying service, 100% of that year's unused maximum will be applied to the new calendar year after 90 days, which is after March 31st.

What else should I know?

Paid claims are applied first to the current years annual maximum. Any claims submitted in excess of the annual maximum will be paid with the previous years rollover dollars.

You cannot use the rollover for claims incurred before the rollover amount has been determined.

Delta Dental determines the rollover amount based on claims for the preceding contract year (90 days after the new contract year begins).

When will my rollover dollars expire?

Rollover dollars expire at the end of the current years plan.