



Use it or lose it?

Not with To GoSM from Delta Dental of Illinois

In traditional PPO dental plans, the annual maximum is a “use it or lose it” benefit. With Delta Dental of Illinois’ To Go feature, members don’t have to leave unused annual maximum dollars behind.* They can carry over the unused portion of their annual maximum to the next benefit year and use it later.

To Go allows members more flexibility and can help them plan for more costly dental treatments down the road.

Visiting the dentist is doubly important.

It pays to go to the dentist for routine visits to keep oral health in check and maximize dental benefit plans. If members have a dental service that applies to their annual maximum** during their benefit year, To Go allows unused annual maximum dollars to be applied to their dental plan for the next year — up to twice the amount of their plan’s annual maximum. Plus, their To Go carryover balance never expires, so they keep the additional dollars until they need them.***

How To Go annual maximum carryover works:

YEAR 1	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$500
	Unused Annual Maximum		\$1,000
	To Go Balance / Carryover to Year 2		\$1,000
YEAR 2	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$400
	Unused Annual Maximum		\$1,100
	To Go Balance	+	\$1,000
	To Go Balance / Carryover to Year 3		\$2,100
		The To Go balance cannot exceed the total annual maximum amount (\$1,500) so only \$500 of the \$1,100 unused annual maximum can be applied to the To Go balance.	
		Adjusted To Go Balance / Carryover to Year 3	\$1,500
YEAR 3	Annual Maximum	\$1,500	
	Eligible Benefits Received	—	\$2,000
	Balance Due		\$500
	Unused Annual Maximum		\$0
	To Go Balance		\$1,500
	To Go Balance Applied		\$500
		To Go Balance / Carryover to Year 4	\$1,000

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* The To Go feature may not be available with all Delta Dental PPO™ and Delta Dental Premier® plans. Review your plan documents to see if To Go is included in your plan.

** Any preventive/diagnostic, basic or major dental services apply to the annual maximum. Carryover amounts for unused annual maximum dollars are subject to plan design and cannot exceed twice the plan’s annual maximum.

*** Members cannot take unused maximums with them upon termination of employment or the dental plan, nor can they apply the unused annual maximum to another dental plan.