

Maximum Benefit Bonus



It's like a savings account for your mouth.

This plan includes a Maximum Benefit Bonus (MBB) feature. With this provision, a portion of your unused annual maximum may be placed into your MBB account for use in future years. Here's how the program works:

- You are required to have been covered under the plan for at least one full benefit year, with coverage for major services, and not subject to any benefit waiting periods for those services.
- You must have submitted at least one claim during the benefit year that would apply to your annual maximum.
- The total cost of the claim(s) applied to your annual maximum must be below the threshold.

If those conditions are met, then an allowance will be credited to your MBB account. If all of the submitted claims come from using the services of a Delta Dental PPO dentist, the allowance will be even larger.

Then, if you exceed your annual plan maximum of \$1,000 in a future year, you can use your MBB. If you stay below your annual maximum, the money in your MBB remains unchanged. If you use part of your MBB in a given benefit year, the unused balance of the MBB will carry over to the following year.

Each of your insured dependents maintains separate MBB accounts, based on their own claim activity. MBBs are subject to the deductible and copayment provisions of your plan.

The table below shows the threshold, allowance and other factors involved in calculating the Maximum Benefit Bonus for you and your dependents.

Claims Threshold	\$500
Maximum Benefit Bonus – Premier & Non-Network	\$250
Maximum Benefit Bonus – PPO Claims Only	\$350
Maximum Benefit Bonus Account Limit	\$1,000