

Delta Dental of Arizona's **Benefit Carryover Allowance**



Maximum Rewards for Maximum Benefits

Members who pay attention to their oral health, traditionally have to leave unused annual maximums behind. With Delta Dental of Arizona's Benefit Carryover Allowance (BCA), a portion of the member's unused annual maximum is placed in a special BCA account and can be used in future years. This option offers enrollees more flexibility and helps them if they need more extensive and costly dental treatments later.

Benefit Carryover Allowance

With Delta Dental of Arizona's Benefit Carryover Allowance (BCA), up to \$500 of your unused annual maximum will carryover into an account for the following benefit year for those who qualify. Below is a summary of how the plan works:

BCA Advantages:

- **Maximize your dental plan from year to year**
- **Unused maximum is made available for subsequent years**
- **Each member qualifies for their own carryover amount**
- **Provides enhanced benefit for members who need additional dental work**

- The member is required to have been covered under the BCA plan for at least one full benefit year, with coverage for major services.
- The member is required to have completed any benefit waiting periods included in their plan.
- The member must have at least one claim processed for an allowed dental service during their benefit year.
- Services with separate lifetime maximum will not be included in this benefit (i.e. orthodontics, TMJ, etc.).
- Once accrued, the BCA is available the following benefit year, after the regular annual maximum has been used.

Benefit Carryover Examples:

Beginning of Year 1

Annual maximum: \$1,500

Claims paid during the year: \$900

Eligible BCA amount for Year 2: \$500

Beginning of Year 2

Annual maximum: \$1,500

BCA amount from Year 1: \$500

Total available maximum: \$2,000

Important Notes

- Annual Maximum – Yearly Claims Paid = BCA (never to exceed a \$500 maximum)
- If no claims are paid in a benefit year, the member will not be eligible for any additional BCA dollars for the following year.
- Any remaining unused BCA will carry forward into the subsequent year.
- If member should change to a different group that allows BCA, current benefits accumulated would not follow, and a new BCA would have to be established.
- The member must be enrolled for the full 12 months of the benefit period with all benefit waiting periods satisfied to be eligible for BCA.

