



## MAXIMUM CARRY OVER PROVISION

The City of Worcester's Altus Dental High Option members are eligible for the **Maximum Carry Over Provision** as part of their dental benefit program. This product feature allows Altus Dental members to carry over an unused portion of their annual maximum that can then be used in a future year when the member uses up that years benefit program maximum.

- Any member (subscribers and their dependents) enrolled in the High Plan for a full calendar year is eligible for the annual maximum carry over provision.
- Members must submit one preventive claim within the calendar year to qualify for a carry over and total claim activity for that member cannot exceed the paid claims threshold of \$500 during the benefit year.
- Determination of carryover amounts will be made within the 45 days following the end of the calendar year and made available to the member within 60 days of the end of the calendar year.
- This feature only applies to the City of Worcester's High Option plan. Benefits with lifetime maximums, such as Orthodontics, are excluded from the carry over provision.

## ANNUAL MAXIMUM AND CARRY OVER PROVISION

ANNUAL MAXIMUM	CLAIM THRESHOLD	ANNUAL CARRYOVER	IN-NETWORK CARRYOVER BONUS	CARRYOVER LIMIT
\$1300	\$500	\$250	\$100	\$1000