

## Town of Marshfield - Dual Option Plan Comparison

Trying to decide between plans? Here is a comparison of some of the key similarities and differences between the Low Plan and the High Plan.

Low Plan	High Plan
<b>Deductible</b> - \$50 per individual/\$150 per family	<b>Deductible</b> - \$50 per individual/\$150 per family
<b>Plan Year Maximum</b> – \$750	<b>Plan Year Maximum</b> – \$1,000
<b>Diagnostic and Preventative</b> – 100%	<b>Diagnostic and Preventative</b> – 100%
<b>Basic and Restorative</b> – 80%	<b>Basic and Restorative</b> – 80%
<b>Major Restorative</b> – 0% There is no Type III coverage under the low plan.	<b>Major Restorative</b> – 50%
<b>Orthodontics</b> – There is no coverage for orthodontics on the low plan.	<b>Orthodontics</b> – There is no coverage for orthodontics on the High plan.
<b>Rollover Maximum Benefit</b> – There is no rollover max benefit under the low plan.	<b>Rollover Maximum Benefit</b> – Under the high plan, you must have at least one cleaning or exam during the plan year and have used less than the claim threshold of \$500 to qualify for the Rollover dollars. If you qualify each year you can roll over \$350 with a maximum accumulated amount of \$1,000.

### Rollover Maximum for Town of Marshfield

The following applies for each member enrolled in the Delta Dental PPO *Plus Premier* **High** Plan:

The *Annual Maximum (CYM)* for covered services for each member is \$1,000 per calendar year (January-December).

- Each member is eligible to roll over a portion of their unused *annual maximum (\$1,000)* to the following calendar year provided the following requirements are met:
  - The member must have 1 cleaning and/or oral exam per calendar year
  - Incurred claims for the calendar year cannot exceed \$500
- The present maximum rollover dollars available is \$350.
- The accumulated rollover total cannot exceed \$1,000.
- Retroactive claims will affect the *Rollover Max (ROM)* balance.
- Regular maximum benefit dollars are used first; ROM benefit dollars are used second.
- To find out if you were eligible for rollover dollars go to [www.deltadentalma.com](http://www.deltadentalma.com) to register or call Customer Service at 800-872-0500.**

*For more detailed information please refer to your benefit plan summaries.*