

# Maximum Bonus Account

Healthy smiles have many rewards.

With the Delta Dental Maximum Bonus Account (MBA) unused benefits can be carried over for future use.



## Who is eligible for the MBA?

- Anyone covered under your plan for at least one full benefit year.
- All waiting periods must be completed before beginning to accrue MBA benefits.
- A subscriber must submit at least one claim for a covered service (non-orthodontic) during the benefit year.
- The total amount paid for claims must be less than 50% of the annual maximum.
- Each employee's covered family member will have his/her own account.

## Does the MBA apply to all benefits?

- Yes, with one exception. Orthodontic benefits are still based on your group's lifetime orthodontic maximum.

## How much can be carried forward for future use?

- \$250 of unused benefits can be carried over every year.
- The total amount available in a subscriber's account can grow to an amount equal to your plan's annual maximum.