



To GoSM

Take it To Go with Delta Dental of Illinois

The To GoSM feature ensures that you don't have to leave any unused annual maximum behind.

With Delta Dental of Illinois' To Go feature, you can take the unused amount "to go" from one year to the next**. To Go offers more flexibility and can help you prepare for more extensive and costly dental treatment.

In traditional PPO plans, the annual maximum is a "use it or lose it" benefit. The To Go feature gives you the ability to carryover any qualified, unused portion of your annual maximum in a given year and apply it to your To Go Bank, increasing your total dollars for dental treatment. You also must have had a dental service that applies to your annual maximum (preventive/diagnostic, basic or major) during the year in order to carry over any unused annual maximum.

You can view your To Go balance on your Explanation of Benefits or by logging in to your Member Connection account at deltadentalil.com.

*The To Go feature is not available with all Delta Dental of Illinois plans. Refer to your policy to see if it is covered under your dental plan.

**Members cannot take unused maximums with them upon termination of employment or dental plan, nor can they apply the unused annual maximum to another dental plan. To GoSM is a trademark of Delta Dental of Illinois.

Example					
Year 1		Year 2		Year 3	
Annual Maximum	\$1,500	Annual Maximum To Go Bank balance for Year 2	\$1,500 \$1,000	Annual Maximum To Go Bank balance for Year 3	\$1,500 \$1,500
Eligible Benefits Received	\$500	Eligible Benefits Received (Applied to Year 2 Annual Maximum)	\$400	Eligible Benefits Received (Applied to Year 3 Annual Maximum)	\$2,000
Unused Annual Maximum	\$1,000	Unused Annual Maximum (\$1,500 - \$400)	\$1,100	Unused Annual Maximum (Exhausted all \$1,500 of Annual Maximum)	\$0
				To Go Benefit Used: (Claims exceeded Annual Maximum by \$500 so \$500 deducted from To Go Bank)	\$500
To Go Benefit / Carryover	\$1,000	To Go Benefit / Carryover (The To Go Bank balance is \$1000; total To Go Bank cannot exceed the total of the Annual Maximum (\$1,500) so only \$500 of the unused Annual Maximum for the current year can be applied to the To Go Bank)	\$500*	To Go Benefit / Carryover (Used all \$1,500, therefore there is a \$0 to carry over into the To Go Bank, but there is still a To Go Bank balance that will carryover to Year 4)	\$0
To Go Bank Balance (Available for use in Year 2)	\$1,000	To Go Bank Balance (Available for use in Year 3)	\$1,500	To Go Bank Balance (Available for use in Year 4)	\$1,000
\$500 was applied to the annual maximum with \$1,000 unused. \$1,000 is carried over into the To Go Bank, increasing the total benefit in Year 2.		* Total To Go Bank cannot exceed the total of the annual maximum. With \$1,000 already in the To Go Bank (amount carried over from Year 1), only \$500 from the \$1,100 unused annual maximum for Year 2 (current year) can be carried over into the To Go Bank for a total of \$1,500 (equal to the annual maximum).		Because the paid claims exceeded the annual maximum by \$500, \$500 was deducted from the To Go Bank. The total annual maximum of \$1,500 was used so there was no carryover for Year 3. However, the To Go Bank still carries a balance of \$1,000 that can be applied in Year 4.	