Smarter Dental Plans

Maximum Benefit Bonus

Get rewarded for just going to the dentist. How's that for an incentive?

Proactive people who see their dentist for checkups and cleanings generally don't use their entire annual maximum. Through Delta Dental's Maximum Benefit Bonus (MBB), enrollees who see the dentist for preventive care can roll over a portion of their unused benefit to be used in future years, should more costly procedures be needed.

It's like a savings account for your mouth.

The chart shows MBB allowances, based on the plan's annual maximum. (MBB allowances for PPO occur only if the group has a PPO plan and all services are provided by a Delta Dental PPO provider.)

Plan Annual Maximum	MBB Allowance PPO	MBB Allowance Non-PPO
$1,000	$350	$250
$1,200	$420	$300
$1,250	$438	$313
$1,500	$525	$375
$2,000	$700	$500

Eligibility:

- MBB is available for groups offering an annual maximum of $1,000 - $2,000 that have either self-insured or individually rated and fully-insured plans.
- The member must have been covered under the plan at least one full benefit year, with coverage for major services.
- The member must have completed any plan benefit waiting periods before beginning to accrue MBB benefits.
- The member must have submitted at least one claim for a covered service (non-orthodontic) during the benefit year.
- The total cost of the claim(s) applied to the member's annual maximum must be below 50% of the member's annual maximum.
- The MBB allowance varies according to the plan's annual maximum and whether or not all services were provided by a Delta Dental PPO dentist. The allowance is 35% of the annual maximum if all of the member's claims came from a PPO provider and the group has a PPO plan, and 25% of the annual maximum if all or some of the claims came from a non-PPO provider, or if the group does not have a PPO plan.
- The total amount available in the member's MBB account can grow to an amount equal to the plan's annual maximum.
- Each covered family member will have their own MBB account.

*MBB cannot be added to plans offering CheckUp Plus®.

Delta Dental of Wisconsin

DELTA DENTAL®