

# Maximum Benefit Bonus



## Earn Rewards for Smart Choices

Enrollees who pay attention to their oral health, with an emphasis on diagnostic, preventive and simple restorative procedures, traditionally have to leave unused annual maximums behind. With Delta Dental of Wisconsin's Maximum Benefit Bonus (MBB), a portion of the member's unused annual maximum is placed in a special MBB account and can be used in future years. This option offers enrollees more flexibility and helps them if they need more extensive and costly dental treatment later.

# Maximum Benefit Bonus

## What groups/members are eligible?

- Maximum Benefit Bonus (MBB) is available as an option to groups that offer an annual maximum between \$1,000 and \$2,000, and are either self-insured or individually rated, fully-insured groups.
- The member is required to have been covered under the plan for at least one full benefit year, with coverage for major services.
- The member is required to have completed any benefit waiting periods included in their plan before beginning to accrue MBB benefits.
- The member must have submitted at least one claim for a covered service (nonorthodontic) 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 on the basis of the plan's annual maximum (see table below) 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.

## Determining the Maximum Benefit Bonus allowance

- The table below lists the Maximum Benefit Bonus allowances, based on the plan's annual maximum. Remember, the 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

*Note: This brochure is for illustrative purposes. Provisions of the Maximum Benefit Bonus program are detailed in group contracts. If there is a discrepancy between this brochure and the group contract, the contract prevails.*

## Example (PPO Benefit Plan)

### Year 1

Annual Maximum	\$1,500
Eligible Benefits Received	\$500
PPO only?	No
MBB Allowance	\$375
MBB Account	\$375
(Available for use in Year 2)	

Since the member's total eligible benefits received were less than 50% of the annual maximum, the member is eligible for an MBB allowance. The \$375 allowance is available for use in Year 2.

### Year 2

Annual Maximum	\$1,500
Eligible Benefits Received	\$400
PPO only?	Yes
MBB Allowance	\$525
MBB Balance	\$900
(Available for use in Year 3)	

Once again, the member's total eligible benefits received were less than 50% of the annual maximum, so the member is eligible for an MBB allowance. But the member switched to a Delta Dental PPO dentist and all the claims came from a PPO dentist, so the MBB allowance for Year 2 is \$525. That amount, added to the previous year's unused allowance, brings the total in the member's MBB account to \$900, available for use in Year 3.

### Year 3

Annual Maximum	\$1,500
Eligible Benefits Received	\$1,900
PPO only?	Yes
MBB Amount Used (Eligible benefits exceeded the annual maximum, so \$400 was applied from the MBB account)	\$400
MBB Allowance	\$0
MBB Balance	\$500
(Available for use in Year 4)	

In Year 3, the member's total eligible benefits received exceeded the annual maximum. The member used the MBB account to apply toward the costs. MBB benefits are applied using the same copayment levels as the plan. In doing so, the member's MBB account balance declined by \$400. So, \$500 is available for use in Year 4.

### Year 4

Annual Maximum	\$1,500
Eligible Benefits Received	\$225
PPO only?	Yes
MBB Allowance	\$525
MBB Balance	\$1,025
(Available for use in Year 5)	

Once again, the member's total eligible benefits received were less than 50% of the annual maximum, so the member is eligible for an MBB allowance. Since all the claims came from a PPO dentist, the MBB allowance for Year 4 was \$525. That amount, added to the previous year's unused allowance, brings the total in the member's MBB account to \$1,025, available for use in Year 5.

### Year 5

Annual Maximum	\$1,500
Eligible Benefits Received	\$1,100
PPO only?	Yes
MBB Allowance	\$0
MBB Balance	\$1,025
(Available for use in Year 6)	

In Year 5, the member's total eligible benefits received were greater than 50% of the annual maximum, so the member is not eligible for an MBB allowance. However, the unused balance in the member's MBB account carries forward to Year 6.

### Year 6

Annual Maximum	\$1,500
Eligible Benefits Received	\$250
PPO only?	Yes
MBB Allowance	\$475
MBB Balance	\$1,500
(Available for use in Year 7)	

Once again, the member's total eligible benefits received were less than 50% of the annual maximum, so the member is eligible for an MBB allowance. Since the MBB account balance is capped at an amount equal to the plan's annual maximum, an additional \$475 was placed in the member's MBB account, bringing the balance to \$1,500, available for use in Year 7.

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