

## What's new for 2024?

In September, we are making some changes to our dental plan that we want to make you aware of. The annual deductibles and benefit maximums will begin accumulating based on our contract year (9/1 - 8/31). Currently, these run on a calendar-year basis (1/1 - 12/31).

## What does this mean for me?

**Deductible (High Plan Only as Low Plan does not have a deductible)** — Your deductible will reset on September 1, 2024. You will need to satisfy this prior to having any basic or major services rendered after this date. The deductible will reset again on September 1, 2025.

**Annual Maximum** — For both plans, the annual maximums will reset on September 1, 2024. The entire maximum will be available to you for the period of September 1, 2024 through August 31, 2025. The maximums will reset again on September 1, 2025.

**Benefit Limitations** — All benefits that currently have a calendar-year limitation will move to a plan year limitation. For example, oral exams will be covered twice each contract year (9/1 - 8/31) instead of twice each calendar year (1/1 - 12/31).



If you have questions, contact Delta Dental's benefit services department at 800-237-6060, Monday - Thursday, 8:15 a.m. to 6 p.m. EST and 8:15 a.m. to 4.45 p.m. Fridays. Or, login at DeltaDentalVA.com/members, to view your maximums, deductible and benefits.