

What are lifetime maximums and how do they work?

You may already know about an annual maximum, which is the highest dollar amount your dental plan will contribute toward care in a 12-month period, often a calendar year. Lifetime maximums also cap the amount your dental plan will contribute, but this applies to the course of your lifetime. A lifetime maximum may apply to an individual or a family.

Treatments subject to a lifetime maximum

Most of the time, lifetime maximums apply to specific services such as orthodontic treatment or dental implants. Even then, there may be exceptions. For example, if orthodontic treatment is found to be medically necessary as opposed to just cosmetic, the lifetime maximum may be waived.

Services like cleanings, regular checkups, fillings, crowns, root canals and periodontal treatments are rarely limited over the course of a lifetime.

Some plans may not have lifetime maximums.

Check your plan information for details.



Lifetime maximums may “reset”

Lifetime maximums can sometimes be for the lifetime of that benefits plan only. Should you or your employer switch benefits companies, the lifetime maximum may reset or it may carry over.

Also, lifetime maximums typically don't follow child dependents when they “outgrow” dependent coverage. Children receiving orthodontic treatment may have a lifetime maximum as dependents under their parents' dental plan, but when they are the primary member under their own plan as adults, they usually have a new lifetime maximum for orthodontic treatment.



How to check your lifetime maximum

There are several ways to review your plan coverage:

Read your plan booklet, which you may have received when you enrolled in your dental plan. You can also request one from Delta Dental or your benefits administrator.

Log in to your online account at [DeltaDentalTN.com](https://www.DeltaDentalTN.com) or on Delta Dental's free mobile app to see your plan details. This provides the most up-to-date information on how much of your lifetime maximum remains.

Call our toll-free number, which can be found online or on your Delta Dental ID card.