

DENTAL WISCONSIN

A Comprehensive Dental Program from EPIC

Easy and Affordable

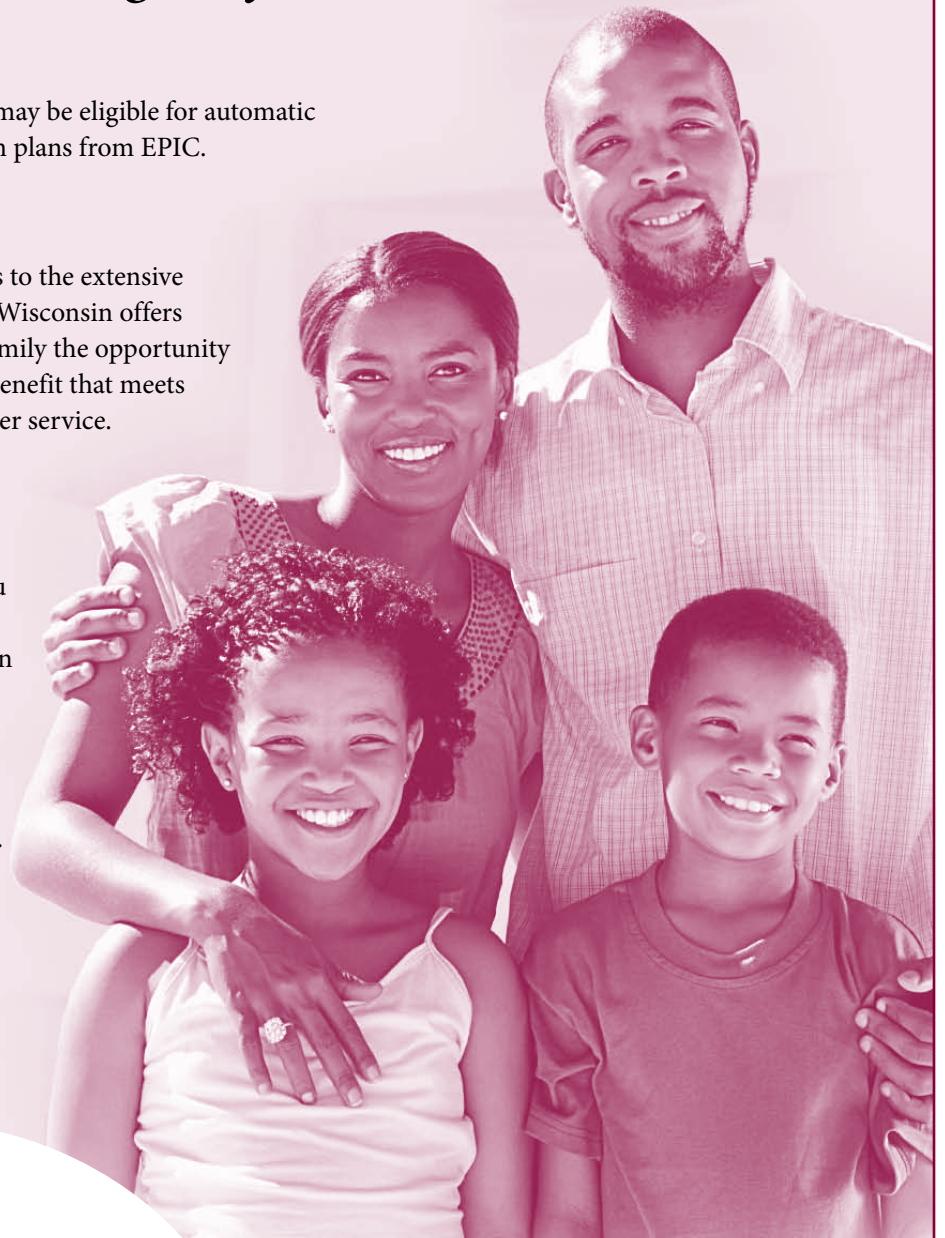
As a new State of Wisconsin employee, you may be eligible for automatic acceptance into one of our Dental Wisconsin plans from EPIC.

Why Choose Dental Wisconsin?

With Dental Wisconsin, you will have access to the extensive Delta Dental of Wisconsin network. Dental Wisconsin offers two plan options, providing you and your family the opportunity to utilize a broad network, choose a dental benefit that meets your needs, and experience superior customer service.

Keep Your Coverage!

If you enroll now as an active employee and continue your coverage through the date you become an eligible annuitant, you will have the option to keep the Dental Wisconsin plan when you retire – and continue to receive low group rates! If you terminate your employment prior to achieving annuitant status, you may continue the coverage under the law and requirements of COBRA.



EPIC
LIFE INSURANCE

We Take Care of You

DESIGNED EXCLUSIVELY FOR STATE OF WISCONSIN EMPLOYEES

D E N T A L W I S C O N S I N P R O G R A M

| | Preferred Provider Plan (PPO) | | Select Plan |
|--|---|--------------------|---|
| | In-Network | Out-of-Network | |
| Diagnostic/Preventative | 100% | 75% | No Coverage |
| Basic | 75% | 55% | 75% |
| Major/Restore – includes implants | 50% | 25% | 50% |
| Ortho – for children under the age of 19 | 50% | 50% | 50% |
| Ortho Lifetime Maximum | \$1,000 | | \$1,000 |
| Annual Deductible | \$25 | \$50 | \$50 |
| Office Visit Copay | None | | None |
| Annual Benefit Maximum | \$1,000 | | \$1,000 |
| Endodontic & Periodontic | Both Under Major/Restore | | Both Under Major/Restore |
| Waiting Period (if no prior dental insurance) | Prior Similar Coverage Credited: | | Prior Similar Coverage Credited: |
| Basic Services | 3 months | | 3 months |
| Major Services | 3 months | | 3 months |
| Ortho | 12 months | | 12 months |
| Network | Dental PPO Providers | Any Dentist | Any Dentist |
| WI Providers | 1,698 | 3,899* | 3,899* |

Dental PPO Providers

Through Delta Dental of Wisconsin, members receive access to preferred providers in Wisconsin and other states.

Out of Network

When you visit a Delta Dental Premier Provider that is out-of-network, you will not be charged additional amounts over the maximum plan allowance.

Any Dentist

You may visit any dentist, however, it is beneficial if you visit one of Delta Dental's 3,899 Wisconsin Premier Providers. Premier Providers have a contract with Delta Dental of Wisconsin that requires them to provide services within an allowable charge – saving you money!

Find a Provider

To find a provider, visit the EPIC Web site, www.epiclife.com, click on the Wisconsin map for State of Wisconsin Employees, and click on the Dental Wisconsin link. You will find links to search for Delta Dental PPO Providers and Premier Providers.

**Utilization of a Delta Dental Premier Provider will eliminate any excess charges over the maximum plan allowance.*

Waiting Periods

Waiting periods will be waived for any member changing coverage from Anthem Dental Blue, or other comparable dental insurance, to Dental Wisconsin. For new Dental Wisconsin enrollees without prior dental coverage, waiting periods will apply. *Dental coverage provided through your health insurance may not qualify.*

Creditable Coverage

Members with comparable prior dental coverage will be credited for time served under the prior carrier, as long as there is no more than a 63 day lapse in coverage. Proof of prior coverage may be required. If a member has preventive dental services through their medical plan and supplemental dental through Benefits+, this will be considered comparable coverage.

HOW TO ENROLL

Take advantage of the Dental Wisconsin program by enrolling now! This is an enrollment opportunity for State of Wisconsin employees (who are eligible to enroll in the State of Wisconsin group health insurance program) and their dependents to enroll in a comprehensive dental plan.

The enrollment opportunity is available to State of Wisconsin employees, provided their employer has elected to offer Dental Wisconsin to their employees.

Applications must be submitted to your payroll office within your eligibility period. Consult your payroll office for enrollment requirements.

2012 Monthly Rates for Active Employees and Annuitants

| | PPO Plan | Select Plan |
|--|----------|-------------|
| Employee | \$26.82 | \$17.84 |
| Employee + Spouse/ Domestic Partner | \$56.78 | \$36.68 |
| Employee + Child(ren) | \$63.49 | \$42.32 |
| Family | \$95.97 | \$62.24 |

OTHER INFORMATION

Automatic Deduction

Premiums will be deducted from your paycheck on a pre-tax basis automatically when you enroll in this benefit.

If you prefer to have your insurance premiums deducted post-tax, you must file an *Automatic Premium Conversion Waiver (ET-2340)* before your benefits begin or prior to the next plan year. If you have your premiums deducted on a pre-tax basis, you must continue the coverage for the entire year, unless you experience a valid change in status event that allows you to change or cancel coverage.

Once you file a waiver, it will remain in effect until you revoke it. *NOTE: If you have coverage that includes a domestic partner, non-tax dependent, or you are a limited term employee, your premiums will be deducted post-tax from your paycheck.*

The State of Wisconsin requires each employee to identify any family members who are not “tax dependents.” A “tax dependent” is a person who qualifies as your dependent on your income tax for Internal Revenue Code purposes. Your family members, including adult children, do not need to be “tax dependents” to be eligible for coverage.

Please Note: If there are differences in this document and the Group Policy, the Group Policy is the governing document. This insurance plan has been authorized by the Group Insurance Board for the purpose of permitting premium collection through payroll deductions under authority granted by § 40.03 (6) (b) and pursuant to §20.921 (1) (a) 3. State Statute. The standards used by the Board include, but are not limited to: documentation of financial stability, demonstration of a reasonable ratio of claims paid to the premium level, authority to conduct business in the State of Wisconsin, agreeing to conditions for the rate-making process and other administrative conditions. Employee Trust Funds (ETF) staff and the Board’s actuary review proposals for participation prior to Board approval. However, the Board does not require competitive bids nor a benefit comparison with similar products from other vendors. **Authorization for payroll deduction should not be construed as an endorsement of this plan by either the Group Insurance Board or the Department of Employee Trust Funds.**

Exclusions:

The following aren't covered under the policy. The policy provides no benefits for: Dental services for any illness or injury covered by Worker's Compensation or similar laws, even if a member doesn't choose to claim such benefits. • Dental services furnished by the U.S. Veterans Administration, except for such dental services for which under the policy we are the primary payor and the U. S. Veterans Administration is the secondary payor under applicable federal law. • Dental services furnished by any federal or state agency or a local political subdivision when the member is not liable for the costs in the absence of insurance, unless coverage under the policy is required by any state or federal law. • Dental services covered by Medicare, if a member has or is eligible for Medicare, to the extent benefits are or would be available from Medicare. • Dental services for any injury or illness caused by: (1) atomic or thermonuclear explosion or resulting radiation; or (2) any type of military action, friendly or hostile. • Dental services for cosmetic purposes, unless necessitated as a result of injuries sustained while the member is covered under the policy. • Dental services which aren't dentally necessary or which aren't appropriate to the treatment of an illness or injury as determined by us. • Dental services provided by members of a member's immediate family or anyone else living with him/her. • Dental services which are experimental or investigative. • Dental services not specifically identified as being covered under the policy. • Dental services when not provided by a dentist, physician or a licensed dental professional performing a related service requested by a dentist or physician. • Dental services provided when a member's coverage was not effective under the policy. This includes care provided either prior to the member's effective date of coverage or after his/her coverage terminated under the policy. • Dental services in connection with any illness or injury caused by a member's commission of, or attempt to commit, an assault, battery, felony, or act of aggression, insurrection, rebellion, participation in a riot or engaging in an illegal occupation. • Dental services for replacement of a lost or stolen prosthesis or for a replacement or second prosthesis. • Dental services for oral hygiene, dietary, or plaque control instructions and programs. • Athletic mouth guards.

General Information:

This brochure is only a general outline of benefits, limitations, and exclusions. You can find a more detailed description of coverage in the applicable certificate of insurance. A certificate will be issued to each employee who becomes insured under the plan. The words "charge" and "charges" as used in this brochure mean an amount we determine as reasonable, considering factors such as the amount providers charge for similar services and supplies provided in the same geographic area. Coverage is subject to all terms and conditions of the policy, which is your contract of insurance. The policy consists of the group master policy, including the application and all policy riders and endorsements.

- Any amount billed by a dentist, physician or licensed dental professional because of the patient's failure to appear for a scheduled appointment.
- Dental services received from the dental or medical department of any employer, union, employee benefit association, trustee, or for services of a dentist or clinic contracted for or by any such organization.
- Dental services for dentures, crowns, inlays, onlays, bridgework or appliances for altering vertical dimensions.
- Dental services for denture or bridgework adjustments provided to a member within six months of the placement of a denture or bridgework with that member.
- That portion of the amount billed for a porcelain-veneered crown or pontic on or replacing a tooth or teeth posterior to the second bicuspid, which exceeds our determination of the charge for a full-cast metal crown or pontic.
- Dental services for a temporary denture or bridge that, when combined with the charge for the permanent denture or bridge, exceeds the reasonable charge for the permanent denture or bridge.
- Dental services provided, for, or in connection with, precision or semi precision attachments, denture duplication or other customized attachments.
- Drugs and medicines, other than injectable antibiotics administered by a dentist or physician as a result of dental treatment.
- Orthodontia services except as specifically provided by the policy.
- Dental services or that portion thereof, for which the member has no legal obligation to pay.
- Dental services, including, but not limited to, oral surgical services, or that portion thereof, which are covered expenses under the member's EPIC group health coverage or any other medical coverage that he/she has, or for which benefits are paid under such EPIC coverage or other coverage.
- Dental services provided during any waiting periods.
- Dental services provided in connection with the treatment of the temporomandibular joint, except for oral surgical services.
- That portion of the amount billed for the dental service covered under the policy that exceeds our determination of the charge for such dental service.
- Orthodontia services for other than malocclusion of natural teeth.
- Crowns for the purpose of periodontal splinting.



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