Comprehensive dental insurance is a great way to support your oral health and your overall well-being. This guide answers some common questions about supplemental dental plans and provides a few considerations when choosing a plan.

If you are already enrolled in dental benefits, your coverage will automatically continue. Plans and rates can be found on page 4. If you would like to enroll in a new plan or make changes to your current coverage, see page 7 for details.
Why You Need Comprehensive Dental Insurance

The unexpected can happen. If you need dental work you didn’t plan on, a supplemental plan (preventive or major) can help reduce the amount you pay out of pocket. It can also be a wise investment when you’re considering more extensive treatments or procedures like braces or dentures.

Find the right dental plan(s) for you

Dental plans and which procedures they cover can vary. The Uniform Dental Benefit (UDB) Plan and the Delta Dental PPO Plus Premier™ – Preventive Plan help cover the cost of basic preventive care and minor restorations like fillings. Major supplemental plans, like the Delta Dental PPO™ – Select Plan and Delta Dental PPO Plus Premier™ – Select Plus Plan help cover the costs of more expensive treatments like crowns or root canals. So how do you know which plans to choose? Consider:

Your oral health
Is your mouth healthy, or are you overdue for a check-up or dental work?

Your budget
Do you have savings or a financial plan for unexpected dental work?

Your family
Consider the oral health of everyone who will be covered by your plan.

Your dentist
Do they participate in one or both Delta Dental networks?*

*Please note the network(s) available for your plan type (i.e. Delta Dental PPO™ – Select Plan participants can ONLY see a PPO dentist).
How to Choose the Right Dental Plans

Thinking about dental needs by age group may help you evaluate plan choices.

Age 0-18
Help your children establish good oral health habits from the start by focusing on preventive dental care early. Cleanings, exams, fluoride treatments, sealants, and braces are all common needs in this age range.

Age 19-39
At this age, you may be less likely to have oral health problems – but will still need regular visits to the dentist for preventive care. You may have the occasional dental emergency like a cracked or chipped tooth. If you’ve started a family, be sure to include the additional needs of your dependents as well.

Age 40-59
As you age, so do your teeth. Consider coverage options for restorative procedures such as root canals and crowns. You may want to select a plan with a higher annual maximum to help manage out-of-pockets costs.

Age 60+
Chronic conditions are more likely to occur after age 60. In addition to preventive care, look for a plan that helps manage expenses related to issues like gum disease or associated medical conditions like heart disease, diabetes, and side effects from cancer therapy. Bridges, dentures, and implants may also be on your radar. Consider a plan with a higher annual maximum.
Dental Plan Options

**REMINDER:** If you are enrolled in the UDB or Preventive Plan AND a major supplemental plan (Select or Select Plus) and had a qualified preventive service (cleaning/exam) in 2022, your deductible on the major supplemental plan will be waived in 2023. Individuals must be enrolled in both plans (UDB or Preventive Plan AND Select or Select Plus Plans) in 2022 and 2023 to be eligible. In addition, if you continue coverage and have your preventive visit in 2023, your 2024 deductible will also be waived.

**In-Network Providers** (No out-of-network coverage):

- Delta Dental PPO and Delta Dental Premier

**Annual Deductible**:

- None

**Annual Maximum**:

- $1,000 / person

**Routine evaluations, dental cleanings, sealants**, X-rays, fluoride treatments

- 100%

**Fillings** White (composite) fillings covered at 100% for back teeth

- 100%

**Periodontal Maintenance**

- 100%

**Crows, bridges, dentures, implants**

- No coverage

**Surgical extraction, root canal (endodontics), periodontics**, oral surgery

- No coverage

**Non-surgical extractions** (above gumline)

- 90%

**Orthodontics Coverage**

- 50% (under age 19)

**Orthodontics Lifetime Maximum**

- $1,500

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### Monthly Premium

<table>
<thead>
<tr>
<th>Uniform Dental Benefit Plan (UDB)</th>
<th>Delta Dental PPO Plus Premier™ - Preventive Plan</th>
<th>Delta Dental PPO™ - Select Plan</th>
<th>Delta Dental PPO Plus Premier™ - Select Plus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active Employee</strong></td>
<td><strong>Retiree</strong></td>
<td><strong>Active Employee</strong></td>
<td><strong>Retiree</strong></td>
</tr>
<tr>
<td>Individual</td>
<td>$4</td>
<td>$34.72</td>
<td>$34.72</td>
</tr>
<tr>
<td><strong>Individual + Spouse</strong></td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td><strong>Individual + Child(ren)</strong></td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$9</td>
<td>$86.80</td>
<td>$86.80</td>
</tr>
</tbody>
</table>

**Medicare Some and Medicare All recipients pay a family rate of $62.32 for UDB**
Choose Your Provider

The UDB Plan and supplemental dental plans can help you and your family save money every time you see the dentist, whether for preventive checkups and cleanings, or unexpected expenses like fillings or crowns.

You can also save more money depending on which provider you choose. Delta Dental offers two dental networks: Delta Dental PPO and Delta Dental Premier.

Providers who belong to the Delta Dental PPO network offer the greatest discounts. Dentists who belong to the Delta Dental Premier network also agree to discounts – just not as deep.

<table>
<thead>
<tr>
<th>See which dentists are covered</th>
<th>Delta Dental PPO™ Fewer providers, better value</th>
<th>Delta Dental Premier® Broader network, smaller discounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>UDB Plan</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Preventive Plan</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Delta Dental PPO – Select Plan</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Delta Dental PPO Plus Premier – Select Plus Plan</td>
<td>✔</td>
<td>✔</td>
</tr>
</tbody>
</table>

Member Protections

No matter which network provider you choose, you can count on the following member protections:

**Treatment guarantees**
Providers agree to repair or replace dental restorations should they fail within 24 months.

**No balance-billing**
Providers agree to a maximum fee – if their normal charge is higher than the maximum fee, they can’t pass the balance on to you.

**Claims processing**
Providers file claims on your behalf. Payments go directly to the dentist. No work for you!

*Please note the network(s) available for your plan type (i.e. Delta Dental PPO™ – Select Plan participants can ONLY see a PPO dentist).
How Dental Plans Work Together

See how the UDB or Preventive Plan works together with a major supplemental plan to help cover the cost of more extensive (and expensive) treatment.

<table>
<thead>
<tr>
<th></th>
<th>Full Crown</th>
<th>Root Canal (molar)</th>
<th>Braces (child)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cost without Insurance</strong>*</td>
<td>$1,342.06</td>
<td>$1,359.67</td>
<td>$6,556.58</td>
</tr>
<tr>
<td><strong>Cost when seeing a network</strong> provider</td>
<td>$868.67</td>
<td>$956.12</td>
<td>$5,106.25</td>
</tr>
</tbody>
</table>

**Preventive Dental Plan Pays**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Full Crown</th>
<th>Root Canal (molar)</th>
<th>Braces (child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UDB or Delta Dental PPO Plus Premier™ - Preventive Plan</td>
<td>None</td>
<td>None</td>
<td>$1,500.00</td>
</tr>
</tbody>
</table>

**Major Supplemental Plan Pays**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Full Crown</th>
<th>Root Canal (molar)</th>
<th>Braces (child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO™ - Select Plan</td>
<td>50%</td>
<td>50%</td>
<td>None</td>
</tr>
<tr>
<td>Procedure cost after insurance</td>
<td>$434.34$^{1,2}$</td>
<td>$478.06$^{1,2}</td>
<td>$3,606.25 (Includes UDB or Preventive Plan Benefit)</td>
</tr>
<tr>
<td>Delta Dental PPO Plus Premier™ - Select Plus Plan</td>
<td>60%</td>
<td>80%</td>
<td>Additional $1,500$^{***}$</td>
</tr>
<tr>
<td>Procedure cost after insurance</td>
<td>$347.47$^{1,2}$</td>
<td>$191.22$^{1,2}</td>
<td>$2,106.25 (Includes UDB or Preventive Plan Benefit)</td>
</tr>
</tbody>
</table>

*Costs represent average dental fees across Wisconsin. To estimate costs in your area visit [www.deltadentalwi.com/s/estimate-procedure-costs](http://www.deltadentalwi.com/s/estimate-procedure-costs). Fees can vary by location, dentist, and date of service.

**Delta Dental PPO average cost.

***$3,000 total when combined with UDB or Preventive Plan.

$^{1}$ Assumes annual deductible has been met

$^{2}$ Subject to annual maximum
So What Does This All Mean?

**Basic Coverage**

Basic coverage usually provides for preventive benefits like exams, X-rays, cleanings, and simple restorations like fillings. You will have basic coverage if you are enrolled in the UDB dental coverage under the State of Wisconsin Group Health Insurance Program.

If you don’t have basic coverage through the UDB or another dental plan, you may want to enroll in the Delta Dental PPO Plus Premier – Preventive Plan*. This plan matches the UDB benefit feature for feature.

**Add More Coverage**

Two additional supplemental plans are offered to help with out-of-pocket expenses for major services like crowns and root canals: Delta Dental PPO – Select Plan and Delta Dental PPO Plus Premier – Select Plus Plan. These plans have different copay levels, orthodontia coverage, and network availability.

**Enrollment**

If you already have the UDB or Preventive Plan and/or a major supplemental plan through Delta Dental of Wisconsin, you will automatically be re-enrolled and don’t need to do anything.

However, if you will be enrolling in a NEW plan or need to make changes to your current enrollment information for 2023, visit www.deltadentalwi.com/state-of-wi/enroll to verify eligibility and coverage. You will receive a new ID card if you are a new subscriber to a plan.

Enroll or make changes during open enrollment, September 26 – October 21, 2022.

**Questions?**

If you have questions during It’s Your Choice open enrollment, or any time, feel free to call Delta Dental at 844-337-8383 or visit www.deltadentalwi.com/state-of-wi to chat with a Customer Experience Specialist.

*Supplemental plans are available for State employees, State and Local retirees, and Local employees if their employer chooses to provide them.
If you have any questions, please contact a Customer Experience Specialist or visit our website.

844-337-8383 | www.deltadentalwi.com/state-of-wi

Delta Dental complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This information is available in different formats. Please contact Delta Dental via phone or email if you would like to request information in an alternate format.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 844-337-8383.