

# DENTAL BENEFITS FOR STATE EMPLOYEES AND RETIREES

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.

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.





## 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 provider

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

# 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-pocket 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 2024, your deductible on the major supplemental plan will be waived in 2025. Individuals must be enrolled in both plans (UDB or Preventive Plan AND Select or Select Plus Plans) in 2024 and 2025 to be eligible. In addition, if you continue coverage and have your preventive visit in 2025, your 2026 deductible will also be waived.

*Summaries do not cover all plan details. Please refer to the Summary Plan Description or Handbook.*

	UDB or Delta Dental PPO Plus Premier™ – Preventive Plan	Delta Dental PPO™ – Select Plan	Delta Dental PPO Plus Premier™ – Select Plus Plan
<b>In-Network Providers</b> (No out-of-network coverage)	Delta Dental PPO and Delta Dental Premier	Delta Dental PPO ONLY	Delta Dental PPO and Delta Dental Premier
<b>Annual Deductible</b>	None	\$100 / person	\$25 / person
<b>Annual Maximum</b>	\$1,000 / person	\$1,000 / person	\$2,500 / person
<b>Routine evaluations, dental cleanings, sealants<sup>1</sup>, X-rays, fluoride treatments<sup>1</sup></b>	100%	No coverage	No coverage
<b>Fillings</b> White (composite) fillings covered at 100% for back teeth	100%	No coverage	No coverage
<b>Periodontal Maintenance</b>	100%	No coverage	No coverage
<b>Crowns, bridges, dentures, implants</b>	No coverage	50%	60%
<b>Surgical extraction, root canal (endodontics), periodontics (except maintenance), oral surgery</b>	No coverage	50%	80%
<b>Non-surgical extractions (above gumline)</b>	90%	No coverage	No coverage
<b>Orthodontics Coverage</b>	50% (under age 19)	No coverage	50% (Regardless of age)
<b>Orthodontics Lifetime Maximum</b>	\$1,500	No coverage	\$1,500*

<sup>1</sup>For children to age 19

\*In addition to UDB or Preventive Plan

Monthly Premium	Uniform Dental Benefit Plan (UDB)		Delta Dental PPO Plus Premier™ – Preventive Plan		Delta Dental PPO™ – Select Plan		Delta Dental PPO Plus Premier™ – Select Plus Plan	
	Active Employee	Retiree	Active Employee	Retiree	Active Employee	Retiree	Active Employee	Retiree
<b>Individual</b>	\$4	\$32.72	\$36.10	\$36.10	\$9.08	\$15.08	\$21.60	\$32.06
<b>Individual + Spouse</b>	--	--	--	--	\$18.16	\$30.66	\$43.22	\$64.10
<b>Individual + Child(ren)</b>	--	--	--	--	\$12.24	\$20.70	\$40.12	\$59.30
<b>Family</b>	\$10	\$81.80**	\$90.28	\$90.28	\$21.76	\$36.80	\$66.20	\$97.78

\*\*Medicare Some and Medicare All recipients pay a family rate of \$65.44 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.**


## Know Your Networks

**Delta Dental Premier\***




- Additional dentists to choose from\*
- Smaller discounts, but still saves you money

**Delta Dental PPO™**



- Large network of providers
- Biggest discounts, saving you the most money

**Out-of-Network**



- No coverage
- No protections or guarantees

## See which dentists are covered

	Delta Dental PPO™ Large network, better value	Delta Dental Premier® Broader network, smaller discounts
UDB Plan	✓	✓
Preventive Plan	✓	✓
Delta Dental PPO – Select Plan	✓	
Delta Dental PPO Plus Premier – Select Plus Plan	✓	✓

**Looking for a provider?** Go to [deltadentalwi.com/state-of-wi](http://deltadentalwi.com/state-of-wi) and click “FIND A DENTIST” under “Find a Dental Provider.”

# 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).

\*\*Guarantees dependent upon timeframes and procedure codes.

# How Dental Plans Work Together

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

	Full Crown	Root Canal (molar)	Braces (child)
Cost without insurance*	\$1,360	\$1,406	\$7,070
Cost when seeing a network** provider	\$970	\$1,013	\$5,425

## Preventive Dental Plan Pays

UDB or Delta Dental PPO Plus Premier™ – Preventive Plan	None	None	\$1,500
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## Major Supplemental Plan Pays

Delta Dental PPO™ – Select Plan	50%	50%	None
Procedure cost after insurance	\$485 <sup>1,2</sup>	\$506.50 <sup>1,2</sup>	\$3,925 (Includes UDB or Preventive Plan Benefit)
Delta Dental PPO Plus Premier™ – Select Plus Plan	60%	80%	Additional \$1,500***
Procedure cost after insurance	\$388 <sup>1,2</sup>	\$202.60 <sup>1,2</sup>	\$2,425 (Includes UDB or Preventive Plan Benefit)

See the difference!

\*Costs represent average dental fees across Wisconsin. Braces cost based on 54481 zip code average. 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 across Wisconsin. Braces cost based on 54481 zip code average.

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

<sup>1</sup>Assumes annual deductible has been met

<sup>2</sup>Subject to annual maximum



# LEARN HOW TO ENROLL:

[www.deltadentalwi.com/  
state-of-wi/enroll](http://www.deltadentalwi.com/state-of-wi/enroll)

## 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 2025, visit [www.deltadentalwi.com/state-of-wi/enroll](http://www.deltadentalwi.com/state-of-wi/enroll) for directions. You will receive a new ID card if you are a new subscriber to a plan.

Enroll or make changes during open enrollment, September 30 – October 25, 2024.

### 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](http://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](http://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.  
LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 844-337-8383.