



SUPPLEMENTAL INSURANCE BENEFITS

Continuant/COBRA versus Retiree Coverage for Delta Dental and DeltaVision Frequently Asked Questions

What is the difference between continuant/COBRA coverage and retiree coverage for Delta Dental and DeltaVision?

The main difference is that continuant/COBRA coverage expires after 18 months. For example, if an active employee retires in March of 2021 and elects COBRA for a supplemental insurance plan, coverage will end September of 2022. Retiree coverage does not expire.

What happens after my continuant/COBRA coverage expires?

It is up to the member to remember to change their coverage from continuant/COBRA to retiree coverage during the open enrollment period before the COBRA coverage expires. For example, if a member retires in March of 2021 and elects COBRA for a supplemental insurance plan, they will need to switch from COBRA coverage to retiree coverage during the 2022 It's Your Choice open enrollment period in the fall of 2021. Retiree coverage will begin in January of 2022.

What if I don't choose retiree coverage before my COBRA expires?

Retirees who do not elect retiree coverage at the open enrollment will lose coverage when the COBRA period expires. Retirees may opt to re-enroll at the next It's Your Choice open enrollment period, and coverage would begin the following January. For example, if a retiree's COBRA coverage expires in March of 2021 and the retiree did not choose retiree coverage during IYC Open Enrollment 2021, the member would lose coverage at the end of March 2021. The retiree could enroll in retiree coverage at IYC 2022 for coverage starting January 1, 2022.

Is there any benefit in signing up for Retiree coverage right away?

Retiree coverage doesn't expire, and there also may be some premium differences depending upon who the retiree wishes to enroll.

Delta's supplemental dental insurance 2021 rates for active employees and Continuant/COBRA is lower than the rate for retirees.

DeltaVision's retiree and continuant/COBRA rates are the same for member and member + spouse but the retiree rate is less expensive for member + child(ren) and member + family. DeltaVision's monthly premiums for the retiree coverage is deducted from their annuity (if there is an eligible annuity), so there is no need for retirees to mail in payment by check.

Where can I find the forms for Retirees and Continuant?

The forms are located on ETF's website at <https://etf.wi.gov/publications/employer> by the keyword "dental" or "vision". Delta Dental and DeltaVision both have one enrollment form for both retirees and continuants. Forms for both supplemental dental insurance and vision insurance can also be obtained by e-mailing Delta Dental at ETFCustomerService@deltadentalwi.com. Forms should be submitted to Delta Dental at the address at the bottom of the form.