

MAXIMIZE YOUR
DENTAL
COVERAGE

A Guide to Your 2020 Dental Benefits





Welcome

We hope you find this guide helpful to navigating your 2020 dental benefit options. Insurance can be confusing so if you have questions at any time, please call **844-337-8383** or visit www.deltadentalwi.com/state-of-wi to chat with a Customer Experience Specialist.

Things to note:

- Uniform Dental coverage mirrors your health insurance coverage. For example: If you elect family health insurance with dental, you will be enrolled in family dental coverage.
- Enrollment continues each year unless you cancel during the open enrollment period.
- If you would like enroll in a new plan, visit www.deltadentalwi.com/state-of-wi/enroll to learn more.
- Make sure your dentist is covered. The Select plan has fewer in-network dentists than the Select Plus, Uniform Dental, and Preventive plans.

Uniform Dental Benefit Plan

Available to those enrolled in health insurance under the State of Wisconsin Group Health Insurance Program.

or

Delta Dental PPO Plus Premier™ – Preventive Plan

Only available to those **not** enrolled in health insurance through the program.

+

Delta Dental PPO™ – Select Plan

or

Delta Dental PPO Plus Premier™ – Select Plus Plan

Step 1:

Sign up for basic coverage

Get covered for basic procedures such as cleanings, fluoride treatment, fillings, and orthodontia.

The Uniform Dental Benefit Plan (UDB) helps cover the cost of preventive care like exams and cleanings, as well as minor restorations like fillings. It also covers child orthodontia up to \$1,500.

IF YOU DO NOT HAVE STATE OF WISCONSIN GROUP HEALTH COVERAGE AND THEREFORE ARE NOT IN THE UNIFORM DENTAL BENEFIT PLAN, you now have the option to enroll in a supplemental preventive dental plan that mimics UDB coverage – the Delta Dental PPO Plus Premier™ – Preventive Plan.

Step 2:

Add more coverage if needed

Get additional coverage for items such as crowns, bridges, dentures, implants, adult orthodontia, and root canals.

There are two major supplemental dental plans, Delta Dental PPO™ – Select Plan and Delta Dental PPO Plus Premier™ – Select Plus Plan, that help cover costs of more expensive procedures like crowns and root canals that are not covered by preventive benefits plans. Choose one based on the type of coverage you think you may need.

NOTE: Supplemental plans are available for State employees, State & Local retirees; and Local employees if their employer chooses to provide them.

What is Covered

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

*In addition to UDB or Preventive Plan

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



Preventive Plan

Delta Dental PPO Plus Premier™ - Preventive Plan: A plan that matches UDB

dental coverage (for those who choose not to participate in the state group health insurance program).

Periodontal Maintenance

Periodontal maintenance will be covered by the UDB and Preventive Plan at 100%.

Waived Deductible

If you are enrolled in the UDB or Preventive Plan AND a major supplemental plan (Select or Select Plus) and have a qualified preventive service (cleaning/exam) in 2020, your deductible on the major supplemental plan will be waived in 2021.

Individuals must be enrolled in both plans (UDB or Preventive Plan and Select or Select Plus Plans) in 2020 and 2021 to be eligible.



Monthly Cost

The Uniform Dental premium is added to your health insurance premium. Preventive, Select Plan, and Select Plus Plan are separate deductions.

Preventive Plans

		Individual	Individual + Child(ren)	Individual + Spouse	Family
Uniform Dental Benefit Plan (UDB)	Active Employee	\$4	--	--	\$9
	Retiree	\$30.20	--	--	\$75.50**

**Medicare 1 and Medicare 2 recipients pay a family rate of \$60.40 for UDB

Delta Dental PPO Plus Premier™ – Preventive Plan	Active Employee	\$30.20	--	--	\$75.50
	Retiree	\$30.20	--	--	\$75.50

Major Supplemental Plans

		Individual	Individual + Child(ren)	Individual + Spouse	Family
Delta Dental PPO™ – Select Plan	Active Employee	\$9.28	\$12.52	\$18.56	\$22.28
	Retiree	\$15.44	\$21.19	\$31.39	\$37.67

Delta Dental PPO Plus Premier™ – Select Plus Plan	Active Employee	\$16.82	\$31.12	\$33.64	\$51.30
	Retiree	\$27.06	\$50.06	\$54.12	\$82.54



Choose Your Dentist

The UDB 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 dentist you choose. Delta Dental offers two dental networks: Delta Dental PPO and Delta Dental Premier. Both can save you money.

Dentists who take part in the Delta Dental PPO network offer the greatest discounts. More than 50% of dentists belong to the network. Dentists who take part in the Delta Dental Premier network also agree to discounts – just not as deep. But the network is broader with more than 90% of dentists.

See which dentists are covered	Delta Dental PPO™ Narrower network, better value	Delta Dental Premier® Broader network, smaller discounts
UDB Plan	✓	✓
Preventive Plan	✓	✓
Select Plan	✓	
Select Plus Plan	✓	✓

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.

Delta Dental is a Registered Mark of Delta Dental Plans Association.



To find out if your dentist is in network, visit our website www.deltadentalwi.com/state-of-wi and click on “Provider Search”



Maximize your dental benefits with an online account. Sign up today on our website: www.deltadentalwi.com/state-of-wi



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WISCONSIN DEPARTMENT
OF EMPLOYEE TRUST FUNDS

Important **dental plan**
information enclosed