**Benefits+ Dental**

**PROTECTION FOR UNPREDICTABLE, HIGH-COST DENTAL SERVICES**

Dental benefits cover routine care, but let you enjoy a wider range of dental protection by paying benefits for the following services once you’ve paid the annual deductible.

- **Orthodontic Lifetime Maximum**
  - Per member: $1,200
  - Only available up to your child’s 19th birthday.

**Exclusions**

- **Dental Services**
  - Inpatient and outpatient care provided by practitioners who do not meet the definition of vision care provider
  - Services for the replacement of lost or stolen lenses or frames within 24 months
  - Vision care services for any injury or illness arising out of, or in the course of, any activity you pay for in a gym
  - Medical, surgical, or dental services for any injury or illness caused by a war, declared or undeclared
  - Medical surgical or dental services for any injury or illness caused by a riot, felony, or insurrection
  - Cosmetic treatment or surgery
  - Dental services furnished by the U.S. Veterans Administration, except for such services provided in a facility or care facility, a facility operated mainly for care of the aged, a sub-acute care facility, or a facility operated mainly for care of the aged
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**General Information**

- This brochure is only a general outline of your benefits. It is designed to provide you with general information about how your dental plan works.

**Note**

Visit www.EpicBenefits.com to contact your dental directly.

At your appointment, provide your insurance information. The plan will eliminate confusion and claim denial. Many providers will submit claims on your behalf.

**With** **EPIC** + **Dental Plan**, you may see any provider you wish. However, we recommend Delta Dental because you will receive the best rates when you choose a Delta Dental provider. Since Delta’s Contract with EPIC provides an extensive network of providers (90% of WI Dentists), it’s easy to locate one near you.

Call Delta Dental at 1-800-333-3712, or visit Delta Dental on the Web at www.deltadentalwi.com to contact your dental directly.
HOSPITAL & SURGERY BENEFIT

INPATIENT HOSPITAL STAY
A benefit of $200 per day will be paid, beginning on the third day and continuing through the 35th day of a hospital confinement. Confinement in a skilled nursing facility does not qualify for this benefit.

OUTPATIENT SURGERY
A benefit of $100 per outpatient surgery will be paid when performed in a hospital outpatient department or freestanding Ambulatory Surgical Center. Multiple procedures occurring during a single surgical session qualify for a single $100 benefit. Surgery performed in a physician’s office does not qualify for this benefit.

Vision Benefit Option

STATE OF WISCONSIN EMPLOYEE VISION BENEFITS

Additional vision benefits are available to State of Wisconsin employees and their dependents, if enrolling in the EPIC Vision Plan.

ERICO VISION PLAN (DAVIS VISION NETWORK)

Completes an EPIC enrollment application to elect the EPIC Vision Plan for a complete benefit package.

EASY AND AFFORDABLE
As a new State of Wisconsin employee, you may be eligible for automatic acceptance into our supplemental benefit plan from EPIC. This plan combines valuable benefits (such as life and accident insurance) into one package — benefit enhancement to your base insurance made simple. And, our competitive rates mean it’s affordable, too!

WHAT IS SUPPLEMENTAL INSURANCE AND WHY WOULD I WANT IT?

Supplemental insurance is an additional benefit that enhances your base insurance plan(s). The plan offered to State of Wisconsin employees from EPIC provides you with additional Dental, Hospital, Surgery, and Accident Death and Dismemberment coverage, along with the option to purchase additional vision coverage.

Plan and simple, carrying supplemental insurance can save you money by providing additional benefits for costs you’d otherwise be responsible for. If you enroll now and continue your coverage through the date you become an eligible annuitant, you may take the annuitant supplemental benefits with you when you retire (see Annuitants brochure). If you terminate your employment prior to achieving annuitant status, you may continue the benefit if you enroll now and continue your coverage through the date you become an eligible annuitant.

HELP WHEN THE UNEXPECTED HAPPENS

AD&D coverage is designed to help offset some of the financial costs involved in coping emotionally and financially, with accidental death or specific life-altering injuries. AD&D pays a lump sum benefit as stated in the table below.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

If you do not choose to enroll with the Vision Benefit Option, EPIC will offer additional vision through the Davis Vision Affinity Discount Program. The Affinity Discount Program provides member savings on professional vision care services and eyewear. This program is not an insurance plan — it offers fixed out-of-pocket costs and discounts.

AD&D coverage is not duplicating the exam benefit, but offers added savings through the Davis Vision Affinity Discount Program. The Affinity Discount Program provides member savings on professional vision care services and eyewear. This program is not an insurance plan — it offers fixed out-of-pocket costs and discounts.

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**Exclusions**

**Dental Exclusions** — The plan does not cover: dental services rendered by other plans, including dental care, treatment, or services that are not medically necessary or not required under the circumstances; services furnished by a provider not in the Delta network; benefits for repeated treatment of the same condition or problem that has already been identified as medically necessary; repair of defects caused by injuries sustained while the member is an active member of the armed forces; or by practitioners who do not meet the definition of vision care provider.

**AD&D Exclusions** — In addition to the general exclusions, this plan does not cover: (a) any claim that does not arise out of, or in the course of, any activity for pay, profit or gain; (b) medical treatment provided to a member as an inmate of an institution, in a place maintained or operated by a government; in a hospital maintained or operated by a nonprofit organization; or by practitioners who do not meet the definition of vision care provider; (c) any loss due to suicide or attempted suicide, whether a member is sane or insane; (d) any loss due to any federal or state agency or a local political subdivision when the member is an active member of the armed forces; or (e) any loss due to any federal or state agency or a local political subdivision when the member is an active member of the armed forces.

**Vision Exclusions** — The vision plan does not cover: vision care services incurred: (1) immediately following surgery; (2) during the first 24 calendar months following a late enrollee’s effective date of coverage under the policy; or (2) during the first 24 calendar months following a late enrollee’s effective date of coverage under the policy.

**H Airport/Surgery Exclusions** — The vision plan does not cover vision care services furnished by a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care facility • a facility operated mainly for care of the aged • sub-acute care 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Plan and simple, carrying supplemental insurance can save you money by providing additional benefits for costs you otherwise would be responsible for.

If you enroll now and continue your coverages through the date you become an eligible annuitant, you may take the annuitant supplemental benefit with you when you retire (see Annuitants brochure). If you terminate your employment prior to achieving annuitant status, you may continue the annuitant supplemental benefits with you when you retire.

HOW TO ENROLL

Applications must be submitted to your payroll office within 30 days of your employment starting date or within 30 days of your hire date if you were an eligible employee immediately prior to the date you become an eligible employee. Consult your payroll office for enrollment requirements.

Note: You must be eligible to enroll in a group health plan offered to state employees through the Group Insurance Board to be eligible for this coverage.

OUTPATIENT SURGERY

A benefit of $100 per surgery will be paid when performed in a hospital outpatient department or freestanding Ambulatory Surgical Center. Multiple procedures occurring during a single surgical session qualify for a single $100 benefit. Surgery performed in a physician’s office does not qualify for this benefit.

INPATIENT HOSPITAL STAY

A benefit of $100 per day will be paid, beginning on the third day and continuing through the 35th day of hospital confinement. Confinement in a skilled nursing facility does not qualify for this benefit plan.

WHAT IS EPIC VISION PLAN (DAVIS VISION NETWORK)

Complete an enrollment application to elect the EPIC Vision Plan for a complete benefit package.
Hospital & Surgery Benefit

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WHEN TO ENROLL
Applications must be submitted to your payroll office within sixty days after the beginning of your eligibility period. Consult your payroll office for enrollment requirements.

EASY AND AFFORDABLE
As a new State of Wisconsin employee, you may be eligible for automatic acceptance into our supplemental benefit plan from EPIC. This plan combines valuable benefit types all rolled into one package – benefit enhancement to your base insurance made simple. And, our competitive rates mean it's affordable, too!

HELP WHEN THE UNEXPECTED HAPPENS
AD&D coverage is designed to help offset some of the financial costs involved in coping emotionally and financially with accidental death or specific life-altering injuries. AD&D pays a lump sum benefit as outlined in the table below.

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Applications must be submitted to your payroll office within sixty days after the beginning of your eligibility period. Consult your payroll office for enrollment requirements.
**Dental Benefits**

PROTECTION FOR UNPREDICTABLE, HIGH-COST DENTAL SERVICES

Dental care benefits that let you enjoy a wider range of dental treatment by paying benefits for the following services once you've paid the annual deductible:

- **Routine Dental Care**
  - Teeth cleaning
  - Teeth polishing
  - Replace fillings
  - Teeth whitening

- **Major Dental Care**
  - Extractions
  -bridge work
  - Implant crowns
  - Root canal therapy
  - Dental implants
  - Oral surgery
  - Inlays and onlays
  - Crowns, as defined in the policy
  - Therapeutic injections
  - Alveolectomy

**Exclusions**

- **Vision Care Services**
  - The vision plan does not cover:
    - Routine eye exams or refills
    - Spectacles, except for replacement due to loss, breakage, or damage
    - Vision therapy, including orthoptic therapy and pleoptic therapy

- **Dental Services**
  - The dental plan does not pay for:
    - Preventive care such as routine cleanings
    - Replacement of missing teeth
    - Non-medically necessary procedures
    - Dental services for cosmetic purposes

- **Other Exclusions**
  - The plan excludes coverage for:
    - Pre-existing conditions
    - Injuries sustained during participation in sports
    - Dental services that are not medically necessary or not required

**Benefit Periods**

- **Lifetime Maximums**
  - $2,500 per member per service
  - $5,000 per family per service
  - **Annual Maximums**
    - $500 per member per service
    - $1,000 per family per service

**Coverage Effective Date**

- **Initial Coverage**
  - Waiting period of 6 months
  - Coverage begins on the 1st day after this date

- **Subsequent Coverage**
  - Waiting period of 30 days
  - Coverage begins on the 1st day after this date

**Pre-existing Conditions**

- The dental plan does not pay for:
  - Services provided for conditions that exist prior to the effective date of coverage
  - Services for conditions that require treatment within 30 days of the effective date

**Comparison of Benefits**

- The dental plan is compared to other dental plans to provide the best value for your money.

**Claim Processing**

- Claims must be submitted to the plan within 90 days of the date of service.

**Member Rights**

- Members have the right to file a grievance if they disagree with a decision made by Delta Dental.

**Provider Participation**

- Delta Dental maintains a network of participating providers.

**Contact Information**

- For questions or more information, contact Delta Dental at 1-800-333-3712 or visit the website at www.deltahealthwi.com.