

2019 DENTAL PLANS OVERVIEW



Proprietary and Confidential

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DENTAL PLANS OVERVIEW

- 2019 goals
- 2019 dental plan options
- Communication plan and available resources
- Questions



2019 GOALS

- **Simplification**

- Delta Dental of Wisconsin is the sole provider of all available dental benefits
 - Employer administration
 - Member understanding



2019 GOALS

- **Supplemental plans** that enhance the Uniform Dental Plan, without benefit duplication
 - Enroll in UDB (with health plan enrollment) and/or one supplemental plan
 - Value




PLAN OPTIONS



2019 DENTAL PLANS OVERVIEW

| | Basic Services (exams, X-rays, cleanings, fluoride, sealants, fillings) | Major Services (bridges, root canals, crowns, dentures) |
|--|---|---|
| Standard Plan | | |
| Uniform Dental Benefit (UDB) | 100% | Not covered |
| Supplemental Plans | | |
| Delta Dental PPO SM – Select Plan Coverage | Covered under UDB | 50% |
| Delta Dental PPO Plus Premier TM – Select Plus Plan Coverage | Covered under UDB | 60% - 80% |

UNIFORM DENTAL BENEFIT UPDATES

- **Extractions (non-surgical)** 
 - Covered at 90% when visiting a Delta Dental PPOSM or Delta Dental PremierTM dentist
- If eligible employees are now enrolled in UDB, they will automatically be **re-enrolled** for 2019
- Existing UDB enrollees will **not** receive a new benefit card



2019 UNIFORM DENTAL BENEFIT

| UDB Plan Design | Delta Dental PPO SM Dentist | Delta Dental Premier TM Dentist | Non-Contracted Dentist |
|----------------------------------|--|--|------------------------|
| Individual Annual Maximum | \$1,000 | \$1,000 | \$0 |
| Deductible | \$0 | \$0 | \$0 |
| Diagnostic & Preventive Services | 100% | 100% | 0% |
| Basic & Major Services | 80 - 100% | 80 - 100% | 0% |
| Orthodontic Services | | | |
| Coverage copayment | 50% | 50% | 0% |
| Individual lifetime maximum | \$1,500 | \$1,500 | \$0 |
| Dependents eligible to age | 19 | 19 | |
| Adult ortho | No | No | |



SUPPLEMENTAL DENTAL PLANS

- **Supplemental benefits will require enrollment** (even if previously enrolled) during the It's Your Choice open enrollment period
- All subscribers will receive a **welcome letter and ID card** from Delta Dental in the mail
- **Two plans to choose from:** the Delta Dental PPO – Select Plan and Delta Dental PPO Plus Premier – Select Plus Plan



2019 SUPPLEMENTAL DENTAL PLAN OPTIONS

| Supplemental Benefits | Delta Dental PPO SM – Select Plan | Delta Dental PPO Plus Premier TM – Select Plus Plan |
|---|--|--|
| Network | Delta Dental PPO only | Delta Dental PPO or Delta Dental Premier |
| Individual Annual Maximum | \$1,000 | \$2,500 |
| Deductible | \$100 | \$25 |
| Major & Restorative Services | 50% | 60 – 80% |
| Orthodontic Services | | |
| Coverage copayment | 0% | 50% |
| Individual lifetime maximum | \$0 | \$1,500* (in addition to UDB) |
| Dependents eligible to age | N/A | 26 |
| Adult ortho | No | Yes |

2019 SUPPLEMENTAL DENTAL PLAN OPTIONS

| Monthly Premium | Delta Dental PPO SM – Select Plan | | Delta Dental PPO Plus Premier TM – Select Plus Plan | |
|-------------------|--|---------|--|---------|
| | Active Employee | Retiree | Active Employee | Retiree |
| Self | \$8.55 | \$14.25 | \$16.19 | \$25.83 |
| Self + Spouse | \$17.10 | \$28.50 | \$32.38 | \$51.66 |
| Self + Child(ren) | \$11.54 | \$19.24 | \$29.95 | \$47.79 |
| Family | \$20.52 | \$34.20 | \$49.38 | \$78.78 |



DELTA DENTAL PPO – SELECT PLAN

- Lower premium
- Limited to seeing dentists in the Delta Dental PPO network *only*
- \$1,000 individual annual maximum
- 50% coverage for major and restorative services; does not include ortho



DELTA DENTAL PPO PLUS PREMIER – SELECT PLUS PLAN

- Richer benefit, higher premiums
- Can see dentists in *either* Delta Dental network
 - 9 out of 10 Wisconsin dentists are part of our networks
- \$2,500 individual annual maximum
- 60-80% coverage for major and restorative services
- Includes \$1,500 for child *and* adult ortho



DELTA DENTAL NETWORKS

Delta Dental PPO

+ Delta Dental Premier



Delta Dental PPO Dentists
(Accept reduced fees – saving you the most money)



Delta Dental Premier Dentists
(Accept reduced fees – but not as low as PPO dentists)

*The Delta Dental PPO – Select Plan requires you to see a Delta Dental PPO dentist



COMMUNICATION



COMMUNICATION

- Direct mailers
- Enrollment decision guide
 - Available online and at fairs
- Online video tutorial
- Welcome letter w/ID cards
- Dedicated website:

www.deltadentalwi.com/state-of-wi



Your Guide to Healthy Smiles: Supplemental Dental Benefits

A dental plan 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.



 DELTA DENTAL

EMPLOYER RESOURCE PAGE

- Downloadable intranet and email copy for employee communications
- Link to benefit information video tutorial for employees
- Sell sheet links (about our networks, finding a dentist, plan benefits, managing benefits online, and more)
- <https://www.deltadentalwi.com/state-of-wi/hr-managers>



QUESTIONS



Delta Dental of Wisconsin
is **committed** to helping
your employees keep their
smiles healthy.

