



City of Madison

Human Resources Department

Date: October 1, 2018

2019 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2019

2019 Annual Open Enrollment Period is October 1, 2018 through October 26, 2018, 4:30 pm

2019 Monthly Premiums:

Premiums are deducted from the second paycheck of each month for the following month's coverage.

Single (Employee only):	\$35.94
Employee + Spouse:	\$82.21
Employee + Child(ren):	\$82.89
Family (Employee + Spouse + Child(ren)):	\$124.79

Special Notes

- In 2019, dental coverage is not available through any of the health insurance plans offered by the City. **The City does not offer the Employee Trust Funds Uniform Dental Benefit.**
- Hourly and Seasonal employees are not eligible to participate in the City's dental plan.
- Effective 1/1/2018, due to a change in State law, the City of Madison is no longer able to offer dental coverage to employees' domestic partners.

Dental benefits and monthly premiums in 2019 will remain as they were in 2018.

Group dental plan information is available on the City of Madison Human Resources Benefits Website at <http://www.cityofmadison.com/human-resources/benefits/health-dental-insurance>

To continue with your existing coverage, you do not need to take any action.

If you are currently enrolled in the dental plan and want to make changes or cancel coverage, you must submit an application to City Human Resources during the open enrollment period. Once the new plan year starts, you may only enroll or make a change to coverage if you experience a qualifying event (family status change or eligibility change) and if the request to change coverage is received within 30 days of the qualifying event. **Enrollment and change requests received outside of the open enrollment period or beyond 30 days from the qualifying event will be denied.**

Open Enrollment – Enrolling or Cancelling Coverage

Delta Dental Enrollment/Change/Waiver Forms are available on the City of Madison Human Resources website at <http://www.cityofmadison.com/human-resources/documents/deltaDentalApp.pdf>. List all family members to be covered, including dates of birth.

If you enroll in dental coverage, you are committed to being enrolled in the plan for the entire year.

To Cancel Your Existing Delta Coverage:

You must complete a Delta Dental Enrollment/Change/Waiver Form. Check the box that says *Termination of Benefits*, list *Reason* as "Open Enrollment" and *Date Occurred* as "12/31/18", sign and date the form, and return it to Human Resources by the open enrollment deadline. Your existing coverage will be cancelled effective December 31, 2018.

Employees may not withdraw from the dental plan in the middle of the year, except in the case of a qualifying event.

Return the completed dental application to Human Resources, Madison Municipal Building Suite 200, 215 Martin Luther King Jr Blvd, Madison, WI 53703, by 4:30 pm on October 26, 2018. Late applications will not be accepted. There is no online enrollment option for dental insurance. Human Resources staff may not be able to confirm receipt of your application prior to the deadline, if it is not submitted in person.

Please note: The City of Madison's group number is 502.

Contact Information

If you have questions about the Delta Dental plan, please contact Rachel Leader, our Account Manager at Johnson Insurance Services, by phone at 608-203-3945 or via email at rleader@johnsonins.com. You may also contact Delta Dental Customer Service directly at 800-236-3712.

Other City benefits questions may be directed to City Human Resources at 608-266-4615 or benefits@cityofmadison.com.

Informational Meetings

Two informational meetings will be held during the open enrollment period. Employees are encouraged to attend these meetings if they have questions about the dental benefit. A representative from Delta Dental will be present at the following times:

October 4, 2018 (Thursday) 11:00 am – 2:00 pm Monona Terrace (Hall of Ideas, G) 1 John Nolen Drive	October 9, 2018 (Tuesday) 1:00 pm – 3:00 pm Metro Transit (2 nd floor break room) 1101 East Washington Avenue
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Special Plan Features Continued in 2019

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health as well. Details of these provisions are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Check-up Plus – Promoting Wellness:

With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum (diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments). The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services. Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.

X-ray Frequency:

Experts at the Department of Health and Human Services, the Food and Drug Administration and the American Dental Association recommended that patients at a low risk of chronic diseases such as cavities and periodontal disease receive less frequent exposure to dental x-rays. In line with these recommendations, this dental plan will allow bitewing x-rays one time per 12-month period and full-mouth x-rays once each 5 years for all patients.

Evidence-Based Integrated Care Plan (EBICP):

Delta Dental of Wisconsin's EBICP option is included in your plan. It provides additional benefits for persons with medical conditions that have oral health implications.

Conditions include:

- Diabetes
- Pregnancy
- Specific heart conditions that pose a risk of certain types of infection
- Kidney failure or dialysis
- Suppressed immune system
- Cancer therapy
- Periodontal disease

EBICP's unique enrollment mechanism does not require that medical claims be filed. EBICP requires self-enrollment by the patient or his/her dentist at Delta Dental's website, or by calling 800-236-3712.

Learn more at www.deltadentalwi.com/your-health/medical-conditions