

# **City of Madison**

Human Resources Department

Date: October 2, 2017

# 2018 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2018

# 2018 Annual Open Enrollment Period is October 2, 2017 through October 27, 2017, 4:30 pm

# 2018 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/Domestic Partner - \$82.21 Employee + Child(ren) - \$82.89 Family (Employee + Spouse/Domestic Partner + Child(ren)) - \$124.79

#### Special Notes

- Members of City Employees Local 236: Your Local 236 dental plan is being absorbed into the City of Madison's group dental plan. If you are currently enrolled in dental coverage through the Local 236 plan, you will be automatically transferred to the City's group dental plan.
- In 2018, dental coverage is not available through any of the health insurance plans offered by the City.
- Hourly and Seasonal employees are not eligible to participate in the City's Delta Dental plan.

Dental benefits in 2018 remain as they were in 2017.

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.

#### Open Enrollment - How to Enroll, Add, or Drop Dependents:

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

If you sign up, 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 "12/31/17", sign and date the form, and return it to Human Resources by the deadline. Your existing coverage will be cancelled December 31, 2017.

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, City-County Building Room 501, by 4:30 pm on October 27, 2017. Late applications will not be accepted. There is no online enrollment option for dental insurance.

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

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. 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 5, 2017 (Thursday) 11:00 am – 2:00 pm Madison Public Library – Central (Room 302) 201 W Mifflin St October 12, 2017 (Thursday) 1:00 pm – 3:00 pm Metro Transit (2<sup>nd</sup> floor break room) 1101 East Washington Avenue

# **Special Plan Features Continued in 2018**

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