

Delta Dental of Wisconsin

City of Madison

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

Summary of Benefits

	Delta PPO <i>When you see a Delta Dental PPO dentist</i>	Delta Premier <i>When you see a Delta Dental Premier dentist</i>	Noncontracted <i>When you see a noncontracted dentist</i>
Individual annual maximum	\$1,000	\$1,000	\$1,000
Deductible	Individual	\$25	\$50

Dependent Eligibility

Dependents are eligible to the end of the month in which they attain age 26 regardless of full-time student status: except as noted for orthodontics

Diagnostic & preventive services

Exams	100%	90%	90%
Cleanings	100%	90%	90%
Fluoride treatments	100%	90%	90%
X-rays	100%	90%	90%
Space maintainers	100%	90%	90%
Deductible applies?	No	Yes	Yes

Basic & major services

Sealants	90%	80%	80%
Emergency treatment to relieve pain	90%	80%	80%
Fillings	90%	80%	80%
Extractions – nonsurgical	90%	80%	80%
Extractions – surgical and other oral surgery	90%	80%	80%
Repairs and adjustments to bridges and dentures	90%	50%	50%
Endodontics – nonsurgical	60%	50%	50%
Endodontics – surgical	60%	50%	50%
Periodontics – nonsurgical	60%	50%	50%
Periodontics – surgical	60%	50%	50%
Crowns, inlays, onlays	60%	50%	50%
Bridges and dentures	60%	50%	50%
Implantology	60%	50%	50%
Deductible applies?	Yes	Yes	Yes

Orthodontic services

Coverage copayment	50%	50%	50%
Individual lifetime maximum	\$1,000	\$1,000	\$1,000
Dependents eligible to age	19	19	19
Full-time students eligible to age	19	19	19
Adult orthodontics	No	No	No
Deductible applies?	No	Yes	Yes

Special Plan Provisions (see following pages for more information)

- Evidence-Based Integrated Care Plan
- Check-up Plus
- X-ray Frequency

Monthly Premiums

Single	\$35.94
Employee + Spouse/Domestic Partner	\$82.21
Employee + Child(ren)	\$82.89
Family	\$124.79

Rates are effective 1/1/2020 and guaranteed for 12 months.

Specially prepared for the employees of City of Madison

A Better PPO from Delta Dental

Delta Dental is the largest and oldest dental benefits specialist in the country. It was built on the guiding principle that dental benefits should be easy to use and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal. Combined, member companies of the Delta Dental Plans Association serve more than 54 million people in nearly 93,600 groups across the nation.

With some PPO plans, you don't get much choice of providers. And if you go out of network, you face a stiff penalty from balance-billing by the provider. But your Delta Dental PPO plan is different. Our PPO network, which includes more than 141,000 dentist locations nationwide, is backed by our Premier network, which includes more than 220,000 dentist locations nationwide – more than 75% of the nation's dentists. Your lowest out-of-pocket costs will come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

Your Delta Dental PPO		
PPO Network	Delta Dental Premier "Safety Net"	Non-network
Other PPOs		
PPO Network	Non-network: No protection from balance-billing	

PPO Savings, With A "Safety Net"	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Dentist's Normal Fee	\$720	\$720	\$720
Allowed Amount	\$590	\$680	\$680
Dentist Fee Adjustment Due to Delta Agreement	\$130	\$40	None
50% Benefit Paid by Plan	\$295	\$340	\$340
Patient Responsibility	\$295	\$340	\$380

Advantages of Delta Dental Network Dentists	Noncontracted Dentists		
	Delta Premier Network Dentists		
	Delta PPO Network Dentists		
Agreed-to fee ceilings (no balance-billing): <i>Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.</i>	✓	✓	
Additional fee schedule savings: <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i>	✓		
Convenient claims processing: <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i>	✓	✓	
Treatment guarantees: <i>Examples -- Repair or replace dental restorations should they fail within 24 months.</i>	✓	✓	

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta and a **Predetermination of Benefits** form will be returned to you and your dentist. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta encourages you to be informed about your dental care.

Delta's Website

Delta's website has a lot to offer. You can use it to obtain information about coverage under your plan, check the status of your claims, find a network dentist, and learn ways to improve and protect your oral health.

For eligibility, claims or dentist information, visit our website at: www.deltadentalwi.com

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5:00 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!



Special Plan Provisions

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 provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (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 requires no 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 <http://www.deltadentalwi.com/your-health/medical-conditions>.

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 our 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