



City of Madison

Human Resources Department

Date: September 28, 2020

2021 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2021

2021 Annual Open Enrollment Period is September 28, 2020 through October 23, 2020, 4:30 pm

Group dental insurance plan information is available on the City of Madison Human Resources Benefits website at <https://www.cityofmadison.com/human-resources/benefits/health-dental-and-vision-insurance>, including a [Summary of Benefits](#)

To continue with your existing coverage, you do not need to take any action. Existing coverage will carry forward to 2021 unless you request changes or cancellation.

Dental coverage is not available through the City's health insurance program. If you would like dental coverage, you must enroll in the separate dental insurance plan.

Hourly and Seasonal employees are not eligible to participate in the dental insurance plan.

Open Enrollment – Enrolling, Making Changes, 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>.

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

List all family members to be covered, including dates of birth.

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, make a change, or cancel coverage if you experience a qualifying event (family status change or eligibility change) and if the request 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.**

To Cancel Your Existing Dental 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 "12/31/20", 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, 2020.

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

Submitting Forms

Submit the completed dental application to Human Resources, Madison Municipal Building Suite 261, 215 Martin Luther King Jr Blvd, Madison, WI 53703 via inter-departmental mail or USPS, fax to (608) 267-1115, or email to benefits@cityofmadison (put #secure in the subject of the message sent from your City email account to encrypt the message and attachment(s)). For in-person drop-off, use the drop box located outside the Doty Street entrance to the Madison Municipal Building – if using the drop box, please place your dental application in an envelope addressed to City of Madison Human Resources, MMB Ste 261.

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

Vision Discount Plan: The group dental plan includes a vision discount plan (this is different than the standalone vision insurance plan that requires separate enrollment). See <https://www.cityofmadison.com/human-resources/documents/dentalVision.pdf> for more information on the vision discount plan.

2021 Monthly Dental Premiums:

Premiums will be 3% lower in 2021 than they were in 2020. Premiums are deducted from the second paycheck of each month for the following month's coverage. **Hourly and Seasonal employees are not eligible for this benefit.**

Single (Employee only):	\$34.86
Employee + Spouse:	\$79.74
Employee + Child(ren):	\$80.40
Family (Employee + Spouse + Child(ren)):	\$121.05

CONTACT INFORMATION

If you have questions about the Delta Dental plan, please contact Taylor Buccelli, our dental plan Account Manager at Johnson Financial Group, by phone at 608-203-3877 or via email at tbuccelli@johnsonfinancialgroup.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

Due to the COVID-19 pandemic, no Open Enrollment Open Houses will be held in 2020. Please ask questions by email or phone (See Contact Information above).

Special Plan Features Continued in 2021

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. Hard copies of the dental plan handbook and its amendments are available upon request. Electronic copies may be found on the City of Madison Benefits website. 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 their dentist at Delta Dental's website, or by calling 800-236-3712.

Learn more at <https://www.deltadentalwi.com/s/additional-benefits>