



City of Madison

Human Resources Department

Date: October 6, 2025

2026 DeltaDental Insurance Enrollment

Coverage is effective January 1, 2026

2026 Plan Year Open Enrollment is October 6, 2025 through October 31, 2025 at 4:30pm

Group dental insurance plan information for the 2026 Plan Year, including a summary of benefits, is available on the City of Madison Human Resources Benefits website at <https://www.cityofmadison.com/human-resources/benefits/open-enrollment>. Hourly and seasonal employees are not eligible to participate in the dental insurance plan.

If you do not want to make any changes to your existing dental insurance coverage, you do not need to take action during Open Enrollment. **If no changes are submitted, existing enrollment(s) will continue into 2026 at 2026 rates.** However, even if you are not making changes, be sure to read the memo and review benefit information on the Open Enrollment website.

Open Enrollment Basics

During Open Enrollment, dental insurance enrollments, changes, and cancellations must be made online through the Employee Self Service (ESS) portal by logging into your account at ess.cityofmadison.com. **Paper/PDF forms are not accepted for Open Enrollment changes.** Click the Login icon in the upper-right corner of the screen to enter your login credentials. Your username is your Employee Number, which can be found in the upper-left corner of your paycheck. The first time you log in to ESS, your password will be the last four digits of your Social Security Number (SSN).

If you need assistance resetting your password, please contact City IT at (608) 266-4193.

Once you are logged in, instructions on how to complete online enrollments are available via the **ESS Resource Menu** and here: <https://ess.cityofmadison.com/ess/custom/documents/2026%20Dental-Vision%20Open%20Enrollment%20in%20ESS.pdf>

2026 Monthly Dental Insurance Premiums

There will be no change in premium rate in 2026. Premiums will be deducted from the second paycheck of each month for the following month's coverage. There is no employer contribution to the premium.

Coverage Level	Monthly Premium
Single (Employee only)	\$38.25
Employee + Spouse	\$87.50
Employee + Child(ren)	\$88.22
Family (Employee, Spouse, Child(ren))	\$132.82

ESS Security Update

In June 2025, the City implemented a second level of authentication for ESS logins. In addition to your username and password, ESS login now also requires employees to answer two security questions. If you have not yet set your security questions, you will be prompted to do so when you next log in to ESS.

Human Resources strongly recommends you attempt to log in to ESS early in the Open Enrollment period in case you need to reset your password or security questions. The reset process may take longer than you think, and missing the Open Enrollment deadline due to technical difficulties will not grant you a grace period.

Enrollment/Change/Cancellation Reminders

- If you enroll in dental insurance coverage, you are committed to being enrolled in the plan for the entire year, with coverage beginning January 1, 2026. Employees may only cancel coverage midyear with an eligible qualifying event.
- If enrolling in dental insurance via ESS, be sure to 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 your change/cancellation request via Employee Self Service (ESS) during Open Enrollment. 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 calendar days of the qualifying event.
- If you elect to cancel dental coverage during Open Enrollment, your existing coverage will end effective December 31, 2025.
- Enrollment and change requests received outside of Open Enrollment or outside of the qualifying event deadline (30 calendar days) will be denied.
- If you enroll in or make changes to dental coverage during Open Enrollment, it is strongly encouraged that you review your December 19, 2025 paycheck to ensure that the correct premium amount for January's coverage is being deducted for the coverage that you elected.
- The City of Madison's group dental insurance plan number is 502.
- **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.**

Dental Insurance Plan Information

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. These 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; and 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>.

Contact Information

If you have questions about the DeltaDental plan, please contact Taylor Buccelli, our dental plan Account Manager at Risk Strategies Co., by phone at 608-203-3877 or via email at tbuccelli@risk-strategies.com. You may also contact Delta Customer Service directly at 800-236-3712.

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

- Agency Payroll Clerks, Human Resources, or Central Payroll staff are also available to assist with online enrollment via ESS.

Save the Date!

What: Benefits Vendor Fair and Drop-in Help Session

When: Friday, October 17, 2025, noon – 4:30pm

Where: Madison Municipal Building, 215 Martin Luther King Jr. Blvd.

- **Room 215:** Resource fair with representatives for all Dane County health plans, Delta Dental/Delta Vision, Flex Spending (TASC), the Employee Assistance Program (EAP), several of the City's Affinity Groups, and more
- **Room 204:** HR and Payroll staff will be available to assist with Open Enrollment changes and answer questions