



City of Madison

Human Resources Department

Date: October 5, 2026

2027 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2027

2027 Plan Year Open Enrollment is October 5, 2026 through October 30, 2026 at 4:30pm



Group dental insurance plan information for the 2027 Plan Year, including a summary of benefits, is available on the City of Madison Human Resources Benefits website at the QR code to the left and at <https://www.cityofmadison.com/human-resources/benefits/open-enrollment>. Hourly and seasonal employees are not eligible to participate in the dental insurance plan.

It is your responsibility to read the entire dental insurance memo and review the resources on the Open Enrollment page of the Human Resources website before the end of Open Enrollment to ensure you are making an informed decision. You should do this even if you are not making changes to dental insurance.

If you do not want to make changes to existing dental insurance coverage, you should not take further action after you have read this memo and reviewed the resources. **If no changes are submitted by the Open Enrollment deadline, existing enrollment(s) will continue into 2027 at 2027 rates.**

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 <https://cityofmadisonwi.munisselfservice.com/ess/>. **Paper/PDF forms are not accepted for Open Enrollment changes.** Select 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://www.cityofmadison.com/human-resources/documents/benefits/2027_Dental_Vision_Enrollment_ESS.pdf

2027 Monthly Dental Insurance Premiums

Dental insurance premiums are increasing in 2027. 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)	\$41.31
Employee + Spouse	\$94.50
Employee + Child(ren)	\$95.28
Family (Employee, Spouse, Child(ren))	\$143.45

ESS Reminder

In addition to a password, ESS 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

- **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.**
- 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, 2027. Employees may only cancel coverage midyear with an eligible qualifying event.
- When enrolling in dental insurance via ESS, be sure that you have listed **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 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** your change request and documentation are 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, 2026.
- 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 18, 2026 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 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, while electronic copies may be found on the Open Enrollment page

(<https://www.cityofmadison.com/human-resources/benefits/open-enrollment>); a brief summary is provided below.

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 Delta Dental plan, please contact Taylor Buccelli, our dental plan Account Manager at Brown & Brown, by phone at 608-203-3877 or via email at taylor.buccelli@bbrown.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.

In-Person Open Enrollment Help

The Benefits Team and Administrative Support Team will be **on-site** at various City locations to provide dedicated in-person assistance with Open Enrollment questions, health insurance changes via the My Insurance Benefits portal, and dental/vision changes via the Employee Self Service (ESS) portal. These in-person help sessions are in lieu of a Vendor Fair. Sessions are scheduled at the following dates/times:

Location	Date	Time(s)
1120 Sayle St. (Traffic Engineering, Parking)	10/12/2026	2:00pm-4:00pm
1501 W Badger Rd. (Streets West)	10/14/2026	7:00am-8:00am, 2:00pm-3:00pm
1600 Emil St. (Engineering)	10/14/2026	2:00pm-4:00pm
110 S Paterson St. (Water Utility)	10/15/2026	7:00am-8:00am, 2:00pm-3:00pm
4602 Sycamore Ave. (Streets East)	10/21/2026	7:00am-8:00am, 2:00pm-3:00pm
Madison Municipal Building (MMB) Room 204	10/21/2026	9:00am-12:00pm
4151 Nakoosa Trail (Fleet)	10/21/2026	12:00pm-1:00pm
1 S Ingersoll St, Monona Conf. Room (Metro)	10/22/2026	10:00am-1:00pm
1402 Wingra Creek Pkwy (Parks - Goodman)	10/23/2026	1:00pm-3:00pm

Regular Assistance at HR

The Benefits Team is also holding office hours on **Tuesdays from 2:30-4:30pm** and on **Thursdays from 8:30-10:30am** to provide dedicated Open Enrollment assistance in-person or via phone.

- **In-person:** 215 Martin Luther King Jr. Blvd. Ste. 261 (Second Floor)
- **Phone:** 608-266-4615

The Benefits inbox (benefits@cityofmadison.com) is also closely monitored during Open Enrollment; you can expect responses within 1-2 business days, and often the same day.