

# **Dental Insurance**

For All Members and Retirees



## **Objectives**

#### By the end of this presentation, you will be able to:

- Identify the difference between Uniform Dental and supplemental dental plans
- Enroll in Dental Insurance, if eligible
- Change your dental coverage
- Find dental providers
- Find member resources

# Step 1: Sign Up for Basic Coverage

Choose one plan to get covered for basic procedures such as cleanings, exams, fluoride treatment, fillings, and orthodontia

#### **Uniform Dental**

- Enrolled in State of Wisconsin Group Health Insurance Program
- Mirrors health insurance coverage (e.g., family health = family dental)
- Premium paid with health insurance premium (family health + family dental)
- Employer pays a portion of the premium

#### **Preventive Plan**

- Not enrolled in Uniform Dental
- Same coverage as Uniform Dental but does not need to mirror health insurance coverage
- Individual and family coverage
- Premium payment separate from health insurance payment
- Employee pays the entire premium

## Step 2: Sign Up for More Coverage

Choose one plan to add more coverage for major dental services

#### Delta Dental PPO™ - Select Plan

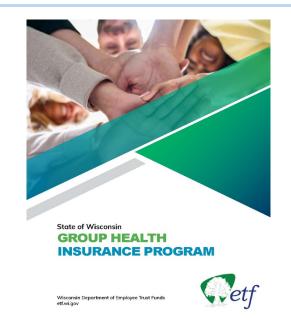
• Select plan covers services like crowns, bridges, root canals, dentures, oral surgery, and implants

# Delta Dental PPO Plus Premier <sup>™</sup> - Select Plus Plan

 In addition to Select plan benefits, Select Plus has a lower deductible and higher maximum benefit, offers more dental providers, and covers orthodontia for children and adults

Premium payment for supplemental dental is **separate** from Health insurance payment and basic dental coverage payment

# State Employees and Retirees Dental Eligibility & Enrollment



Eligible for Uniform Dental Insurance



Eligible for Preventive Plan

# Local Employees and Retirees Dental Eligibility & Enrollment

# Local Employees

- Speak with your employer
- Local Employers with Supplemental Options

# Local Retirees

- Eligible to enroll during open enrollment
- Enroll or Make Changes to Dental, Vision, and Accident Plan page for forms to complete

# Employees About to Retire (State & Local) Dental Eligibility & Enrollment

### Active Employee

• Enrolled as an active employee at retirement

### Within 60 days

- Complete <u>ETF Supplemental Dental Enrollment Form</u>
- Enroll or Make Changes to Dental, Vision, and Accident Plan page for forms to complete

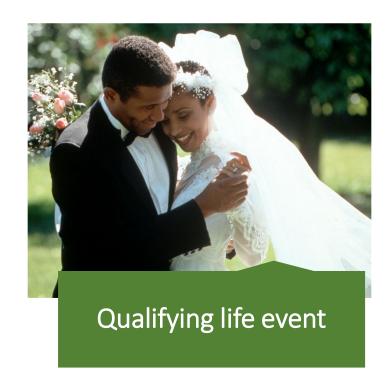
#### Dental Premiums

• Dental premiums cannot be taken from your annuity

## When to Enroll or Change Dental Coverage





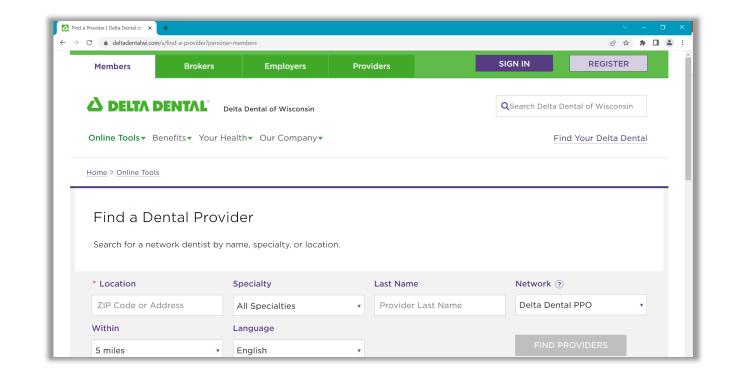


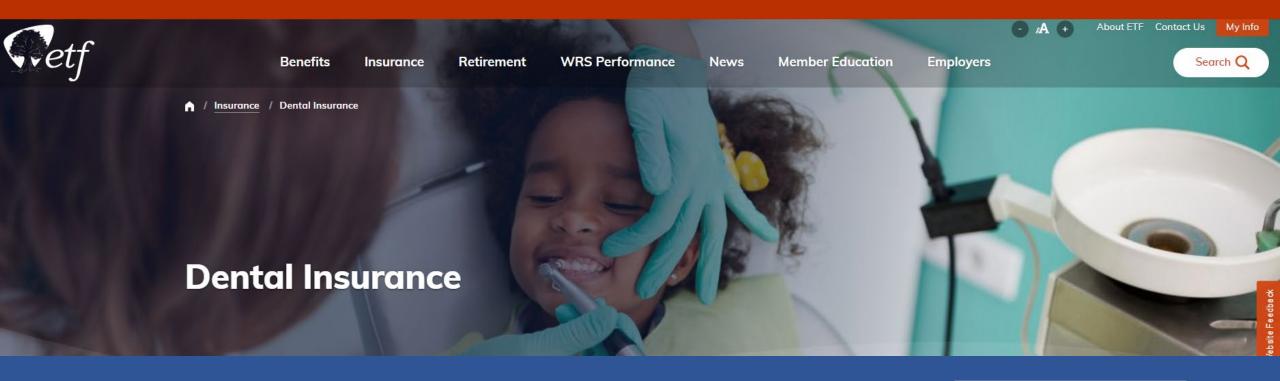
You cannot cancel your benefit election(s) mid-year without a qualifying life event. Life Events Guide

Dental Insurance

### **Finding Dental Providers**

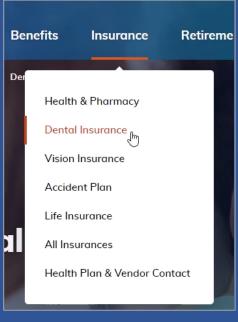
- Make sure your dentist is covered
- Search for a provider at the Delta Dental website: <u>Find a Dental</u> <u>Provider</u>
- Or call Delta Dental at: 1-844-337-8383





# Dental Insurance

- Find information about:
  - Dental plans available
  - Premiums and coverage
  - Enroll or make changes
- Go to: etf.wi.gov





### **Dental Insurance**

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Dental Insurance slides

Dental Insurance

Local Employers with Supplemental Options

Delta Dental Website

Find In-Network Dental Providers





# **Stay Connected**



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1-877-533-5020





