



Cedarburg School District

W68 N611 Evergreen Boulevard, Cedarburg WI 53012
Phone: 262.376.6100 | Fax: 262.376.6110
www.cedarburg.k12.wi.us

Challenging Students to Achieve Their Goals and Dreams

MEMORANDUM

Date: November 14, 2022

To: Employees Eligible for Dental Insurance

From: Ben Irwin, Director of Business Services

Subject: **Dental Insurance Information and Annual Open Enrollment Notification**

Your dental insurance will remain with Delta Dental of Wisconsin for the period of 01/01/2023 – 12/31/2023. There will be no change in plan design or premium rates.

Open enrollment for 2023 dental benefits will be held from 11/14/22 – 11/28/22. Dental insurance elections made during Open Enrollment will become effective 01/01/2023 and will remain in effect for the entire 2023 year. You cannot change your benefit selections again until the next Open Enrollment unless you experience a “qualifying status change”. Qualifying status changes are included at the end of this document. **It is important that all employees remember they must notify the payroll department and complete enrollment forms within 30 days of the qualifying event.**

NOTE: If you are currently on our plan and do not report a change in status we will keep you enrolled at your current status.

Employees are eligible to receive insurance coverage effective with their hire date and are covered through the month they resign. Employee premium share deductions are taken from each check for the next month’s coverage.

Premium Information 01/01/23 – 12/31/23

- The current employee premium share is 12.6%.
- The premium share amounts are included in the chart below.

Plan Type	Total Monthly Premium	Employee Share per Pay Period
Single	\$44.04	\$2.78
Family	\$123.31	\$7.77

Summary of Benefits

Attached you will find a summary of your dental benefits. If you want more detail about your coverage, please call Delta Dental at 800-236-3712 or visit Delta Dental's website at www.deltadentalwi.com.

Qualifying Status Changes

Following IRS regulations, you can make changes consistent with your status change within 30 days of the date the status change occurred. In most circumstances, you cannot change the type of coverage (e.g. your plan) but you may modify the level of coverage (e.g. add a child following a birth or adoption).

As Detailed in Cafeteria Plan Document:

(a) By Participant.

- (1) HIPAA Special Enrollment Rights.
- (2) Change in Status.
 - (A) Legal Marital Status.
 - (B) Number of Dependents.
 - (C) Employment Status.
 - (D) Dependent Satisfies or Ceases to Satisfy Eligibility Requirements.
 - (E) Residence.
 - (F) Adoption Assistance.
- (3) Judgment, Decree, or Order. A Participant may modify an election pursuant to a judgment, decree, or order resulting from a divorce, legal separation, annulment, or change in legal custody (including a qualified medical child support order as defined in ERISA section 609) that requires accident or health coverage for a Participant's child or for a foster child who is a dependent of the Participant; provided that the modification:
 - (A) changes the Participant's election to provide coverage for the child if the order requires coverage for the child under the Plan; or
 - (B) cancels coverage for the child if the order requires the spouse, former spouse, or other individual to provide coverage for the child; and that coverage is, in fact, provided.
- (4) Entitlement to Medicare or Medicaid.
- (5) Significant Cost or Coverage Changes.
- (6) FMLA.

If you have any questions regarding dental insurance, please contact Lisa Bublitz, Payroll/Benefits Coordinator or me as follows:

Lisa Bublitz at lbublitz@cedarburg.k12.wi.us or (262) 376-6113
Ben Irwin at birwin@cedarburg.k12.wi.us or (262) 376-6114



Your Dental Benefits

Specially Prepared for the Employees of Cedarburg School District

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.

Benefit Plan Design		Delta Dental PPO When you see a Delta Dental PPO dentist	Delta Dental Premier When you see a Delta Dental Premier or any other dentist
Individual Annual Maximum		\$2,000	\$2,000
Deductible	Individual	\$0	\$0
	Family	\$0	\$0
Dependent Eligibility			
Dependents are eligible through the end of the month in which they attain age 26; except as noted for orthodontics			
Diagnostic & Preventive Services			
Exams		100%	100%
Cleanings		100%	100%
Fluoride treatments		100%	100%
X-rays		100%	100%
Space maintainers		100%	100%
Sealants		100%	100%
Emergency treatment to relieve pain		100%	100%
Deductible applies		No	No
Basic & Major Services*			
Fillings		80%	80%
Endodontics – nonsurgical		80%	80%
Endodontics – surgical		80%	80%
Periodontics – nonsurgical		80%	80%
Periodontics – surgical		80%	80%
Extractions - nonsurgical		80%	80%
Extractions - surgical and other oral surgery		80%	80%
Crowns, inlays, onlays		80%	80%
Bridges and dentures		50%	50%
Repairs and adjustments to bridges and dentures		80%	80%
Implants		50%	50%
Deductible applies		No	No
*Occlusal adjustments covered with a separate individual Lifetime maximum of \$100			
Orthodontic Services			
Coverage copayment		50%	50%
Individual lifetime maximum		\$1,500	\$1,500
Dependents eligible to age		19	19
Full-time students eligible to age		19	19
Adult ortho		No	No
Deductible applies		No	No
Special Plan Provisions (see following pages for more information)			
Evidence-Based Integrated Care Plan		Yes	Yes
CheckUp Plus		Yes	Yes

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A Better PPO from Delta Dental

Delta Dental is the nation's largest and oldest dental-benefits specialist built on the guiding principle that dental benefits should be simple 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 59 million people in nearly 97,000 groups nationwide.

With some PPO plans, you don't get much choice of providers. And if you go out of network, your provider may balance-bill you. But your Delta Dental PPO plan is different. The Delta Dental PPO network, with more than 165,000 dentist locations nationwide, is backed by the Delta Dental Premier network, with more than 247,000 dentist locations nationwide – almost 80% of the nation's dentists. Your lowest out-of-pocket costs come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Delta Dental 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 Dental 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 Dental Premier Network Dentists		
	Delta Dental 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 Dental 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 Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

Delta Dental's Website

www.deltadentalwi.com has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

Visit www.deltadentalwi.com for eligibility, claims or dentist information.

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

Specially prepared for the employees of Cedarburg School District

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. 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 www.deltadentalwi.com, or by calling 800-236-3712.
- Learn more at www.deltadentalwi.com/your-health/medical-conditions.

CheckUp Plus™ Promoting wellness

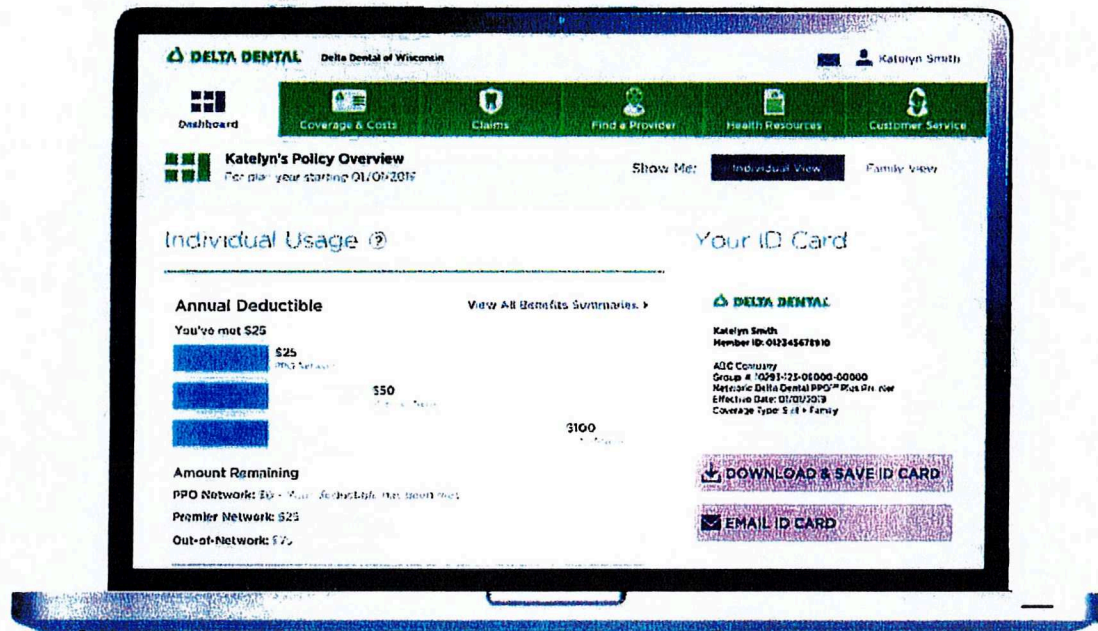
- CheckUp Plus™ lets you obtain diagnostic and preventive services - including examinations, X-rays, regular cleanings and other related treatments - without the costs of those services applying to your individual annual maximum.
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- CheckUp Plus™ promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.



Delta Dental Member Portal

You might not think you need to download a dental insurance ID card at 4 in the morning ... until you do. That's why we've added a number of great features and enhancements into our new member portal.

The Delta Dental member portal lets you communicate with us at a time that works for you, through whatever channel is most convenient.



What's New?

What's been added to the online member portal?

- A **revised dashboard** with at-a-glance summaries of benefits, claims, EOBs, and more.
- A **downloadable ID card** means you'll always have your card at your fingertips.
- **Secure messaging**, in case you have to talk with us about benefits, claims, or treatments.
- A **cost estimator tool** that lets you see the range of costs for a procedure in your geographic area, and helps show why it pays to go with a PPO™ provider.

Additional Features

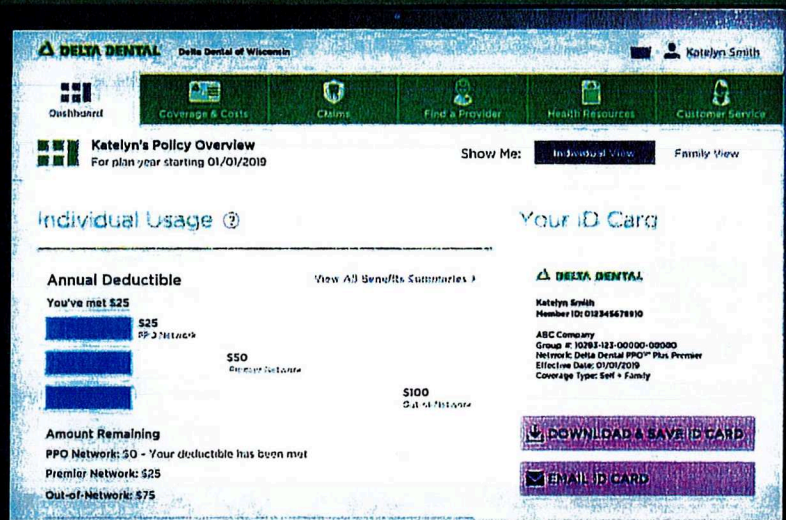
- Simplified navigation
- Personalized oral health content
- Communication preferences
- Multi-channel support
- 24/7 access to Delta Dental benefit information
- Quick links for oral health information

Logging In

Sign In or Register at www.deltadentalwi.com.

MAXIMIZE

your dental benefits
with an online account.



Register or sign in on our website
www.deltadentalwi.com

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