



STATE OF WISCONSIN
Department of Employee Trust Funds

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CORRESPONDENCE MEMORANDUM

DATE: August 1, 2011
TO: Group Insurance Board
FROM: Arlene Larson, Manager, Self-Insured Health Plans
SUBJECT: Plan Changes to the Optional Dental Benefits as of January 1, 2012

This memo is for informational purposes only. No Board action is required.

This memo is provided to inform the Group Insurance Board (Board) that two health plans have proposed changes to dental coverage and two are presenting clarifications. This memo describes these changes and clarifications. Note that all alternate health plans (HMOs and PPPs that offer Uniform Benefits) will offer dental coverage to State employees and annuitants. For participating Wisconsin Public Employers, nine health plans will continue to offer dental coverage.

Benefit changes:

- Dean Health Plan (Dean) will reduce dental benefits by increasing the out-of-network office visit copay to \$40, from \$25. Dean will also reduce the annual benefit maximums to \$1,500 per individual for in-network services and \$1,000 per individual for out-of-network services. Currently, these maximums are combined, and the combined maximum is \$2,000 per individual. Attached is an updated benefit outline from Dean with changes **highlighted**.
- Unity-UW Health is changing its dental administrator to Momentum Insurance Plans, from Delta Dental. This change results in significant provider network differences. Attached is a letter from Unity-UW Health specifying the providers in the new network. Existing orthodontia patients will have their covered services at their current provider continue to be payable in 2012.

Reviewed and approved by Lisa Ellinger, Administrator, Division of Insurance Services.

Signature

Lisa Ellinger

Date

8/5/11

Board	Mtg Date	Item #
GIB	8.23.11	5C(1)

Benefit clarifications:

- Medical Associates clarified its benefit description to specify existing age limits for fluoride and sealants. In addition, basic and restorative services accumulate to their current \$1,000 annual benefit maximum.
- Security Health Plan clarified its benefit description to specify that providers are available only in the United States.

Attachments: Attachment A: Dean
Attachment B: Unity UW

Ameritas Group puts their customers first. And second. And third. Always. For Ameritas Group, it's about more than just providing coverage. It's about making the complicated world of benefits uncomplicated. Dean Health Plan has partnered with Ameritas Group Dental to offer dental coverage.

Network

Ameritas Group wants to make it easier for people all across the country to see their dentist. That's why they offer more than 160,000 provider access points nationwide. The Ameritas PPO is a group of dentists who agree to provide dental services at discounted fees to individuals covered under Ameritas' dental insurance plans. In many cases, PPO savings apply even on non-covered services. To find out if your dentist is a member of the Ameritas PPO network, or to find a network dentist that is most convenient for you, visit deancare.com/wi-employees and select 'Group Dental Providers.' You can also call the Customer Care Center at (800) 279.1301.

Summary of Benefits	Network Provider based on contracted fee	Out-of-Network Provider* based on Network Provider charges
Co-Payment: \$40 per visit for preventive and/or basic services by an out-of-network provider. The co-payment is waived for all orthodontic procedures.		
Type I Preventive Procedures Exams and bitewing x-rays (2 per calendar year) Cleanings (2 per calendar year)	100%	100%
Type II Basic Procedures Sealants (age 14 and under), restorative amalgams, restorative composites	80%	80%
Maximum Calendar Year - Per Person The maximum amounts are a combined benefit, including in-network and out-of-network benefits.	\$1,500	\$1,000
Orthodontia (under age 19) Ortho benefits will be offset by any ortho benefits paid by prior carrier for each specific dependent.		
Orthodontia	50%	50% based on Usual and Customary charges
Maximum Lifetime - Per Person	\$1,750	\$1,750

* Out-of-Network benefit allowances will be based on Network Provider contracted fees in the following counties: Brown, Dane, Eau Claire, Green, Kenosha, La Crosse, Milwaukee, Outagamie, Ozaukee, Racine, Rock, Sauk, Sheboygan, Washington, Waukesha, Winnebago. With an out-of-network provider, outside these counties, allowances are based on the dentist's actual charges.

Customer Service

We're Here to Help

At Dean Health Plan we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our Customer Care Center will be pleased to assist you 7:30 a.m. to 5:00 p.m., Monday through Thursday, and 8:00 a.m. to 4:30 p.m. on Friday. You can speak to them at 800.279.1301.

PPO Information

To find out if your dentist is a member of the Ameritas PPO network, or to find a network dentist that is most convenient for you, visit deancare.com/wi-employees and select 'Group Dental Providers.' Under the Dental Information call out on the right side of the page you can also find information about your coverage, FAQs, you can review your complete employee certificate.

While using a PPO dentist will almost always lower your out-of-pocket costs, every Ameritas Group plan gives you the freedom to visit any dentist you choose.

Ameritas PPO dentists agree to charge plan members based on negotiated fees, often including discounts for non-covered services such as whitening procedures, root canals, and dental implants. This results in member savings when visiting an Ameritas PPO plan provider.

Note: Outside of Wisconsin, state law may impact the availability of discounts.

Pretreatment

Ameritas Group does not require a pretreatment authorization for any procedure. However we recommend a pretreatment estimate of benefits for any dental work you consider expensive. If you want to know your share of the cost up front, simply ask your dentist to submit the information for a pretreatment estimate to the Ameritas customer relations department: Ameritas Group Claims, PO Box 82520, Lincoln, NE 68501, fax: 402.467.7336.

Ameritas will inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

This document is a highlight of plan benefits provided by Ameritas Group Dental as selected by Dean Health Plan. It is not a certificate of insurance and does not include exclusions and limitations. Certificates will be available online by going to deancare.com/wi-employees. If you would like a printed copy of your certificate, please call Dean Health Plan at 800.279.1301.

Ameritas Group, a division of Ameritas Life Insurance Corp. [Ameritas Life], a UNIFI company, offers dental, eye care and hearing care products nationwide. Certain plan designs may not be available in all areas. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, call 800.659.2223. Ameritas Group's group dental, eye care and hearing care products [9000 Rev. 03-08, dates may vary by state] and individual dental and eye care products [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. ©2011 Ameritas Life Insurance Corp. Ameritas, the bison symbol, a UNIFI company and "We're Ameritas. We're for people." are registered service marks of Ameritas or UNIFI Mutual Holding Company.

July 1, 2011

Ms. Arlene Larson, Manager
Department of Employee Trust Funds
PO Box 7931
Madison, WI 53707-7931

Dear Ms. Larson:

Unity Health Insurance is changing its dental administrator for *only* the UW Health Network in 2012. We have a signed contract with Momentum Insurance Plans, Inc. to provide the dental network and claims administration for members who have a primary care physician in the UW Health Network.

The dental benefits are *not* changing; however there will be a significant change to the dental network. Participating dental groups include:

- Village Family Dental Associates – Black Earth
- Darryl Veit & Associates - DeForest
- Dental Health Associates – Madison and Fitchburg
- Dentistry for Madison – Madison
- East Grove Dental – Madison
- Lee, William DDS, SC – Madison
- Madison Family Dental Associates – Madison
- Maple Grove Dental – Madison
- McCormick, Stuart DDS – Madison
- Smart Dental, LLC – Madison
- Warren Family Dental – Madison
- Dentistry by Design - McFarland
- Madison Pediatric Dental SC – Monona
- Adler, Dennis DDS – Mount Horeb
- Thies, Thomas N DDS – Stoughton
- Parkview Dental Associates – Sun Prairie
- Wadzinski, Daniel DDS – Verona
- Hamilton, Jennifer, DDS LLC - Waunakee

In addition, we want to assure you that any dependent currently in the course of covered orthodontia treatment will be able to continue their treatment with their current provider, even if this provider is non-participating in 2012.

The dental administrator for the Community Network will continue to be Delta Dental.

If you should have any questions or concerns about this change, please contact me by email at kathleen.ikeman@unityhealth.com or by phone at (608) 643-1486. Thank you!

Sincerely,



Kathy Ikeman
Government Program Manager