



STATE OF WISCONSIN
Department of Employee Trust Funds
David A. Stella
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
<http://etf.wi.gov>

CORRESPONDENCE MEMORANDUM

DATE: August 4, 2008
TO: Group Insurance Board
FROM: Arlene Larson, Manager
Self-Insured Health Plans
SUBJECT: Plan Changes to the Optional Dental Benefits

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

This memo is provided to inform the Board that several health plans have proposed changes to their dental coverage effective January 1, 2009. This memo describes the changes. It should be noted that all alternate health plans for State employees will continue to offer dental coverage. For Wisconsin Public Employers (participating local government employers), eight plans will continue to offer dental coverage.

As described below, Medical Associates Health Plan has notified us that they will be increasing benefits. Group Health Cooperative - South Central Wisconsin is eliminating benefits for prosthodontic, endodontic and periodontic services for State employees only. Unity Community will eliminate coverage for root canal therapy. Benefit outlines provided by the plans are attached.

Benefit increase:

Medical Associates Health Plan (MA) is adding benefits for our members. In prior years, MA offered only coverage for cleanings, exams, x-rays and fluoride treatments. For 2009, they are adding some basic restorative and orthodontic benefits up to specific benefit maximums.

- The individual annual benefit maximum for all services, except orthodontia, will be \$1,000.
- The orthodontia benefit limitation maximum will be \$1,500 per lifetime.
- MA will cover basic restorative services (fillings) at 80% up to the annual maximum.
- Orthodontia will be covered at 50% up to the orthodontia benefit maximum for children who begin care by age 19.
- Sealants will also be covered for children through age 14 at 100% up to the annual maximum.

Reviewed and approved by Tom Korpady, Division of Insurance Services.

Signature _____

Date _____

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Benefit decrease:

1. Group Health Cooperative - South Central Wisconsin (GHC-SCW) is eliminating coverage for prosthodontic, endodontic and periodontic services for State employees. After this change, the dental benefits offered by GHC-SCW will be identical for both State and Wisconsin Public Employer members.
2. Unity Community (UC) is clarifying that root canal therapy is not a covered benefit. Under some circumstances limited coverage for root canal therapy was previously provided. This caused confusion among our members and therefore the clarification is needed. It should also be noted that UC is clarifying language without any change to benefits for sealants, emergency treatment for pain and prefabricated crowns on primary teeth. Following this change, the dental benefits for UC and Unity UW will be identical.

Attachments