



STATE OF WISCONSIN
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CORRESPONDENCE MEMORANDUM

DATE: August 6, 2012
TO: Group Insurance Board
FROM: Arlene Larson, Manager of Federal Health Programs & Policy
SUBJECT: Plan Changes to the Optional Dental Benefits as of January 1, 2013

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

This memo is provided to inform the Group Insurance Board (Board) that three health plans have proposed changes to dental coverage and one is presenting clarifications. This memo describes these items. Note that all alternate health plans will offer dental coverage to State employees and annuitants. For locals, nine health plans will continue to offer dental coverage.

Several health plans have asked to increase dental benefits for competitive purposes. However, continuing last year's bid limitations due to cost issues, we instructed plans to limit changes to those that are cost neutral. Deloitte Consulting has reviewed the proposed changes and determined that they are cost neutral.

BENEFIT CHANGES

- Anthem Blue is adding a deductible on basic services of \$50 individual/\$150 family, with 50% coverage afterwards for amalgam and composite fillings, subject to a new \$500 individual annual maximum plan payment. For orthodontia, Anthem Blue is allowing 50% coverage up to a lower, \$500 lifetime maximum. The current maximum is \$1,250. The benefits are compared in two columns in Exhibit 1.
- Security Health Plan (Security) is adding a deductible of \$25 individual/\$50 family that will apply to all services, including preventive. Security is also adding 50% coverage for certain basic services such as fillings, anesthesia, periodontia, and extraction of teeth. However, this plan will exclude oral surgery and root canal therapy. An annual \$1,500 maximum for preventive and basic services will apply. The lifetime maximum for orthodontia is increasing to \$1,500 from \$1,200. Exhibit 2 consists of an updated benefit outline from Security with additions **highlighted** and deletions **struck-out**.

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


Signature

8/13/12
Date

Board	Mtg /Date	Item #
GIB	8.28.12	3B1

- Network Health Plan is increasing the member age limit for sealants to 18 from 13. To offset the cost of this service, this plan is decreasing the allowable frequency of x-rays for bitewings to once a year and for full mouth x-rays to once every five years. The plan currently allows this coverage at two bitewings per year and a full mouth x-ray once every three years.

BENEFIT CLARIFICATIONS

- Unity-UW Health is clarifying that extractions for the purpose of orthodontia apply to the orthodontia benefit. In addition, services covered under the medical benefits are excluded from the dental coverage offered through its third party administrator, Momentum Insurance Plans.

I will be available at the Board meeting to answer any questions you may have.

Attachments: Exhibit 1: Anthem Blue
Exhibit 2: Security Health Plan

Exhibit 1

State of Wisconsin - Dental Benefits Included with Uniform Benefits Plan

Benefits	Current Coverage	Enhanced Network Coverage *
Preventive/ Diagnostic Services	100% coverage (Network)	100% coverage (Network & Non-network)
Deductible	None	\$50 single / \$150 family
Restorative Services	20% discount on amalgam fillings (Network)	50% after deductible on amalgam and composite fillings (Network & Non-
Endodontic / Periodontal	No coverage	No coverage
Oral Surgery (simple extractions)	No coverage	No coverage
Annual Maximum	None	\$500 annual maximum
Orthodontics	20% discount at participating providers	50% not subject to deductible (Network & Non-network)
Orthodontic Maximum	\$1,250 lifetime maximum	\$500 lifetime maximum

* Enhanced Network has coverage from network and non-network providers

7/6/2012 slr

State of Wisconsin Employees and Retirees

Dental Benefits Schedule Effective 1/1/2013 through 12/31/2013

Benefits	Limits
Deductible Individual/Family	\$25 Single \$50 Family None
Plan pays	
Class I services- Preventive and Basic Preventive Services	Services Subject to a \$1500 calendar year maximum
Basic Services	100% after deductible
Class II services-Orthodontia Services	50% after deductible 50%, lifetime maximum benefit of \$1,5200

This dental plan allows members to use any dental provider within the U.S. for services

Class 1 Preventive and Basic Benefits	Payable at
Preventive Services:	
- Oral exams, two per calendar year	100%
- Cleanings, two per calendar year	100%
- X-rays, full mouth, one every three calendar years	100%
- X-rays, panoramic, one every three calendar years	100%
- X-rays, bitewing, two per calendar year	100%
- Fluoride application, one per calendar year for dependent children under age 19	100%
- Space maintainers for dependent children under age 19, limited to non-orthodontic treatment	100%

Basic Services- Covered up to the benefit maximum per calendar year

-Fillings	50%
-Anesthesia	50%
-Extraction of Teeth	50%
-Periodontic Treatments	50%
-Occlusal Adjustments	50%
-Bruxism Appliances	50%

All other services not listed above are not covered under this plan.

Class 2 Services- Child Orthodontia Care- Covers children under age 19

Orthodontic services include:

- Orthodontic work-up, including examinations, X-rays, surgery, extractions and treatment plan.
- Active treatment, including fixed or removable appliances and adjustments of the appliances. Charges will be considered, subject to other plan conditions, as follows:
- 25 percent of the allowable charges will be considered as being incurred on the date the initial appliance is in place.
- The remainder of the total allowable charges will be divided by the number of months specified within the treatment plan and the resulting portion will be considered incurred on a monthly basis until the plan maximum is paid, treatment is completed or eligibility ends.

If a member is in a course of orthodontic treatment and changes to another state employer, but keeps Security Health Plan insurance, dental benefit accumulations will carry over and be applied to the existing plan.

Security Health Plan reserves the right to make final benefit determination. For more information, visit www.securityhealth.org/state or contact Security Health Plan's Customer Service Department at 1-800-472-2363.