



State of Wisconsin –Employee Trust Funds

Uniform Dental Benefit Review

February 21, 2018

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AGENDA

- Plan Design
 - 2018 benefit changes
- Demographics and Utilization
- Trend Analysis
- Focus Areas
 - No-visit population
 - Oral health & overall wellness
- Summary
 - Oral health & risk profile
 - Future opportunities

PLAN DESIGN



UNIFORM DENTAL BENEFIT (UDB)

Uniform Dental Benefit Plan Design	Delta Dental PPO or Delta Dental Premier Dentist	Non-Contracted Dentist
Individual Annual Maximum	\$1,000	\$0
Deductible	\$0	\$0
Diagnostic & Preventive		
Exams & Cleanings	100%	0%
Fluoride treatments	100%	0%
X-rays	100%	0%
Space maintainers	100%	0%
Sealants	100%	0%
Emergency treatment	80%	0%
Basic & Major Services		
Amalgam (silver) fillings* Periodontics – nonsurgical**	100% 80%	0% 0%
<small>*Resin (white) fillings are covered at 100% on front teeth only. Plan will pay for resin (white) fillings on back teeth only up to the dollar amount covered for amalgam (silver) fillings. **Limited to periodontal maintenance.</small>		
Orthodontic Services (to age 19)		
Coverage copayment	50%	0%
Individual lifetime maximum	\$1,500	\$0

2018 BENEFIT CHANGES

X-Ray Frequencies

Bitewing X-Rays covered once per year and full mouth X-rays once every five years

Enhanced Sealants Coverage

Sealants are covered for members to age 19

Coverage for Silver Diamine Fluoride

Antimicrobial liquid brushed on cavities to slow or stop the tooth decay process

Evidence-Based Integrated Care Plan (EBICP)

Additional cleanings and/or fluoride treatments for individuals with certain medical conditions

EVIDENCE-BASED INTEGRATED CARE PLAN (EBICP)

Research has shown that increased frequency of cleanings and/or topical fluoride applications greatly impact oral health, and sometimes play a role in managing conditions such as:



Cancer Therapy



High-Risk
Cardiac Conditions



Suppressed
Immune Systems



Diabetes



Periodontal
Disease



Pregnancy



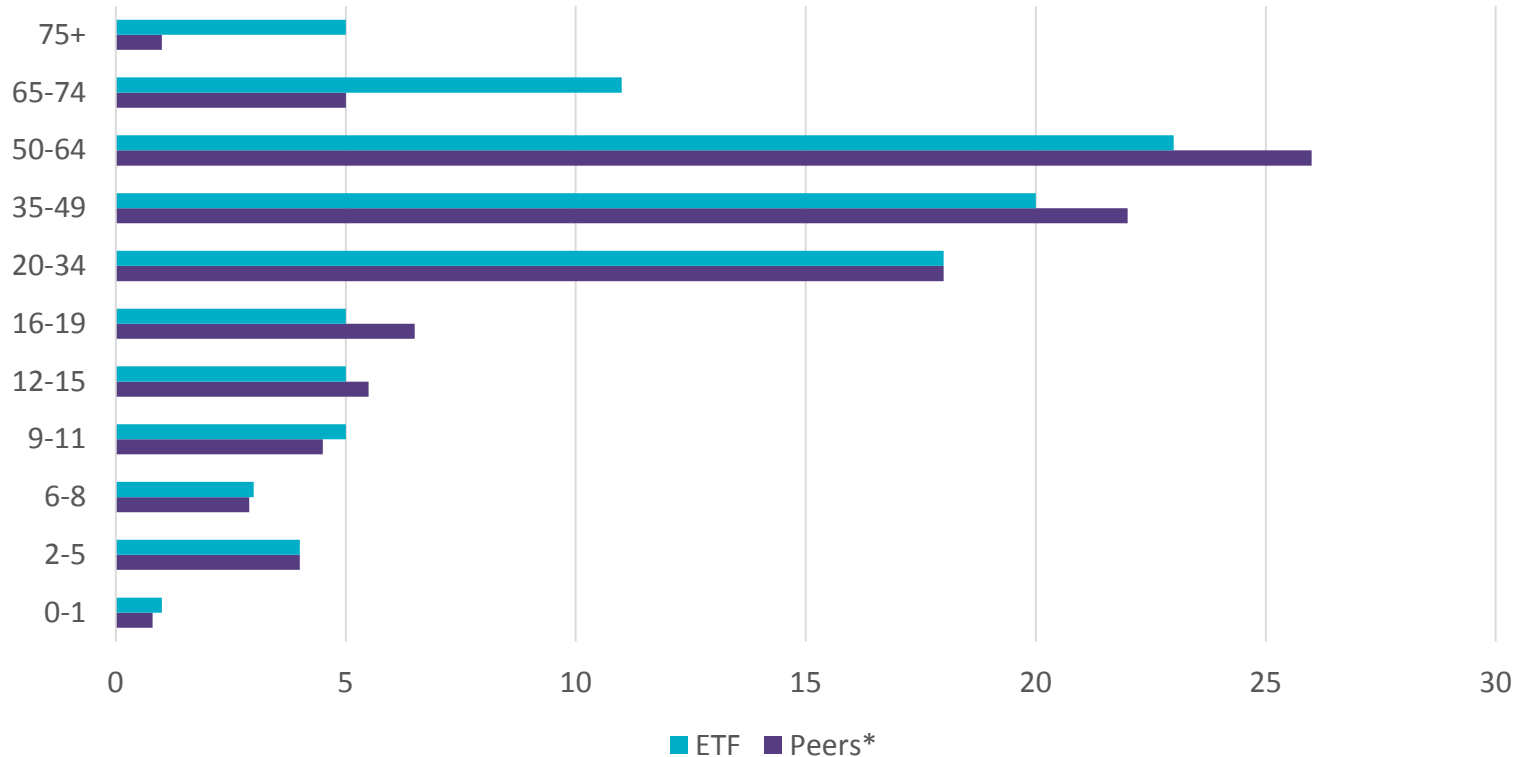
Kidney Failure
or Dialysis

DEMOGRAPHICS & UTILIZATION



Percentage of Members by Age

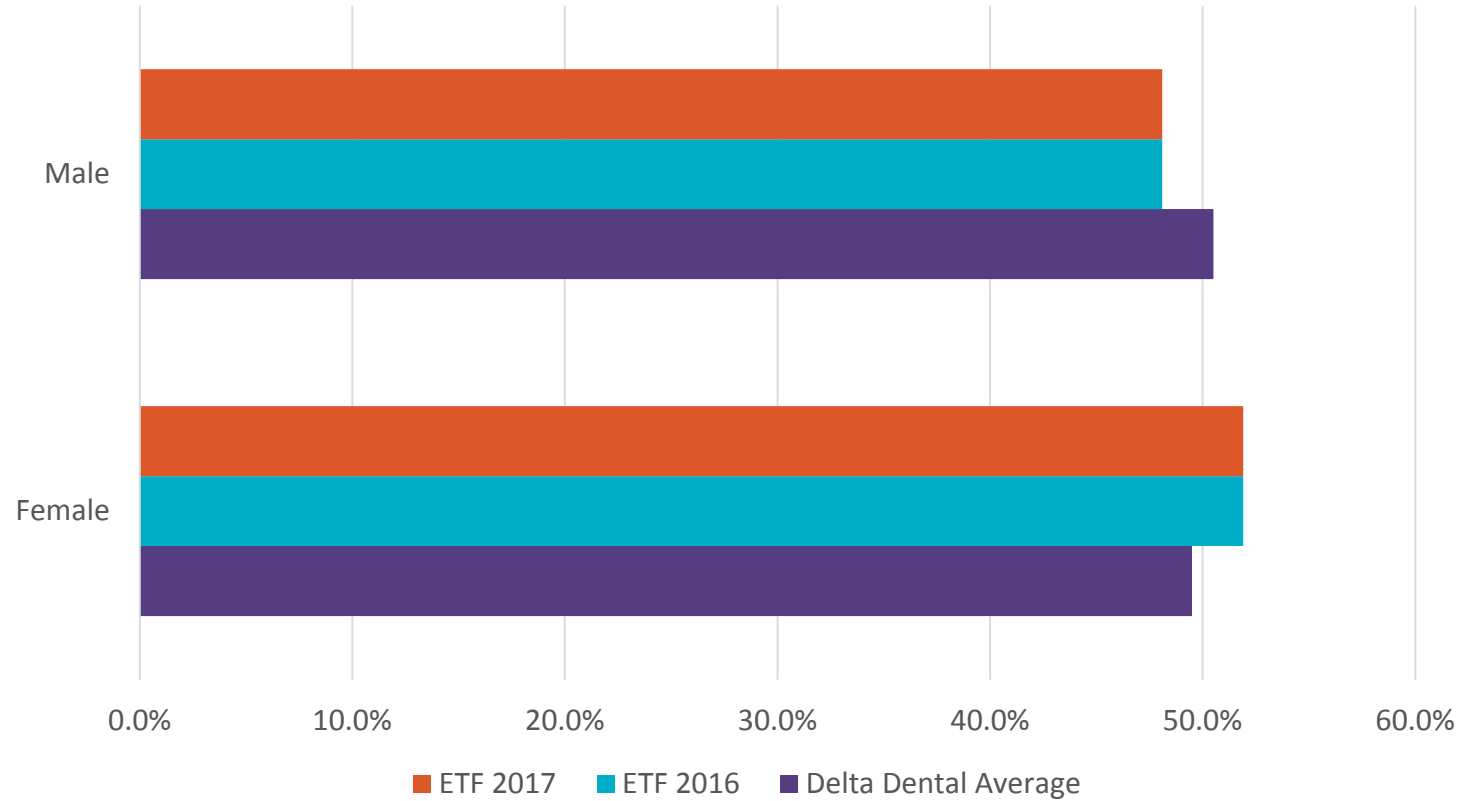
Continuously Enrolled October 2016 – September 2017



*Peers are 71 groups similar to ETF, nationwide:

- Executive, Legislative, and Other General Government Support
- 2500+ members

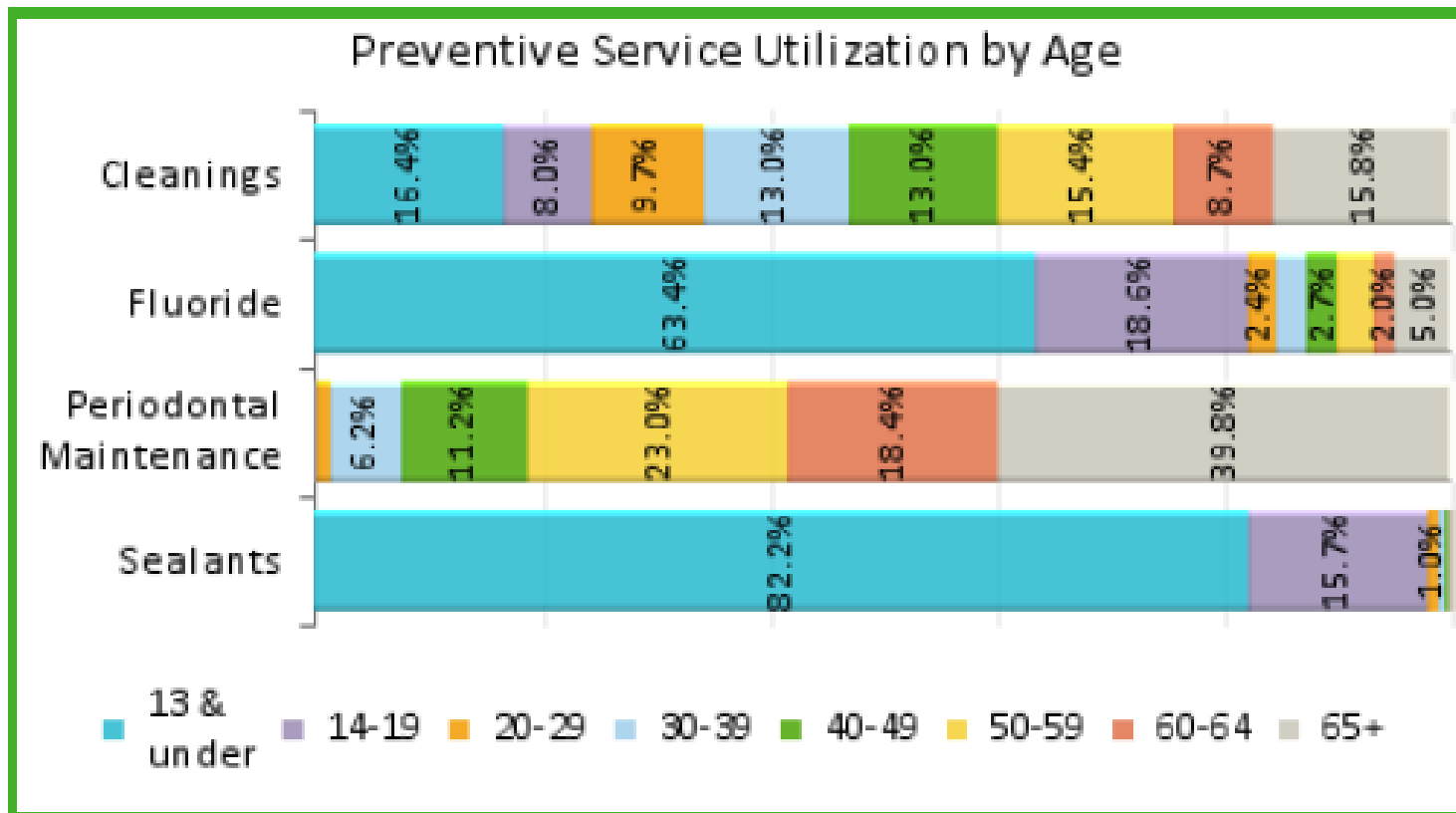
Member Gender Distribution



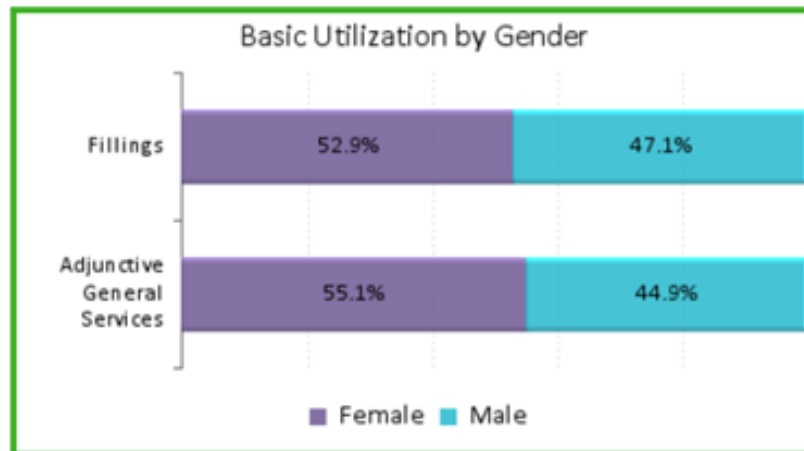
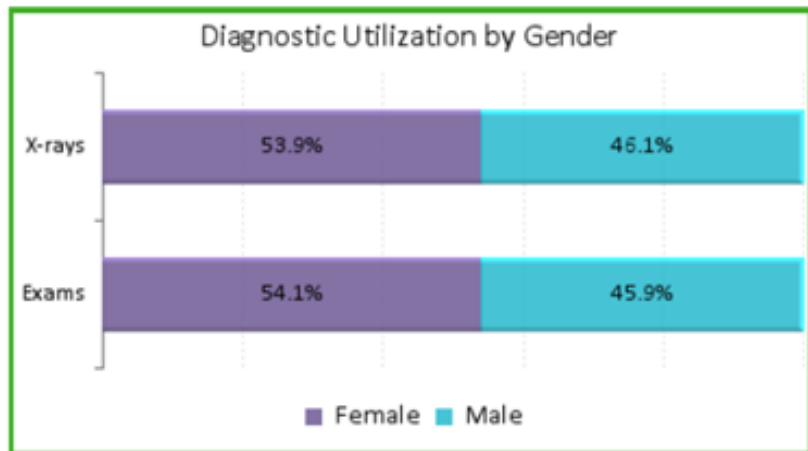
WHY IS THIS IMPORTANT?

- Utilization varies by age and gender
 - Children and adults use benefits differently
 - Older adults tend to use more, and higher-cost, services than younger adults
 - Females tend to go to the dentist more often than males, especially in their 20s and 30s
- Understanding the age and gender profile helps identify key outreach opportunities
 - Campaign aimed at males in their 20s and 30s to see a dentist

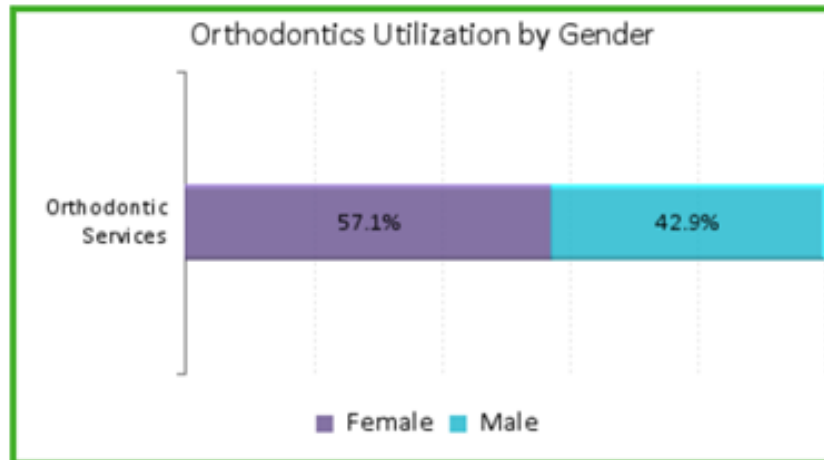
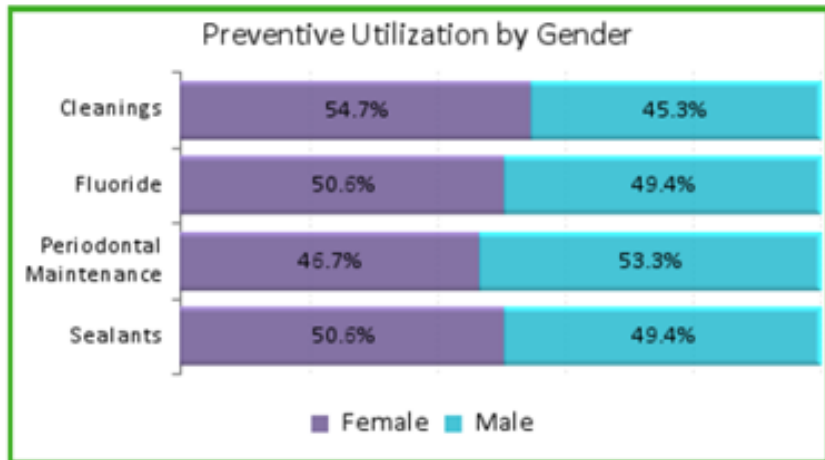
UTILIZATION BY AGE



UTILIZATION BY GENDER



UTILIZATION BY GENDER



2016 UTILIZATION SUMMARY

	ETF Plan	Delta Dental Experience
Average Treatments Per Member (covered services)	4.16	4.32
Average Treatments Per Member (all services)	4.49	4.47

TREND ANALYSIS



UTILIZATION SUMMARY

	2016	2017*
Percent of Members with Claims	72.3%	74.0%
Percent of Members with Maximum Met	2%	2%
Average Visits Per Member	1.83	1.84
Total Members Covered for Entire Period	185,156	184,763

**2017 data is not fully complete so final results may restate*

UTILIZATION BASED ON MAXIMUM MET

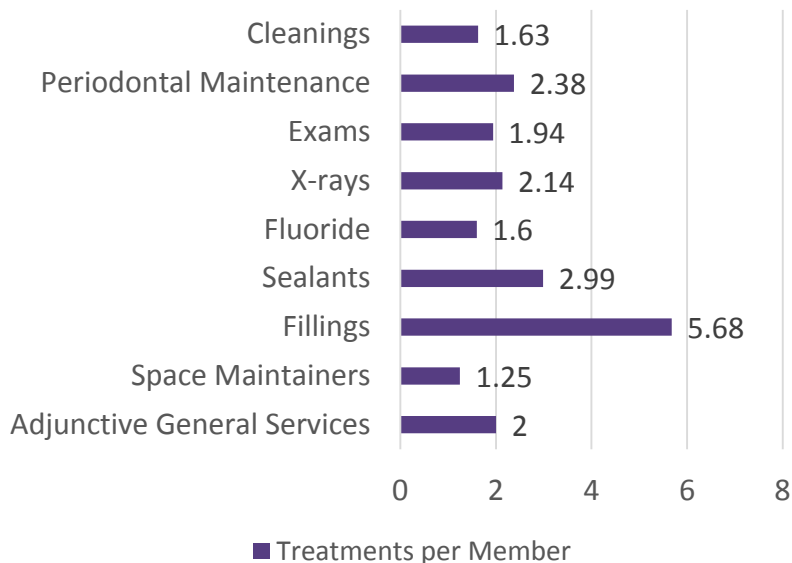
Number of members with maximum met

2,641

Number of members with maximum not met

146,028

Treatments per Member with Maximum Met



Treatments per Member



2016 CLAIMS BY COVERAGE CATEGORY

Coverage Category	Average Members Covered	Procedures Billed	Procedures PMPM	Delta Dental Procedures PMPM	Amount Paid	Amt. Paid PMPM
Diagnostic		413,112	0.169	0.170	\$19,800,819	\$8.10
Preventive		286,786	0.117	0.117	\$17,874,239	\$7.32
Routine Fillings		97,513	0.040	0.048	\$11,115,739	\$4.55
Oral Surgery		16,700	0.007	0.012	\$0	\$0.00
Endodontics		4,680	0.002	0.003	\$0	\$0.00
Periodontics		24,448	0.010	0.012	\$1,712,627	\$0.70
Crowns/Onlays		19,903	0.008	0.011	\$0	\$0.00
Bridges/Dentures		6,705	0.003	0.004	\$0	\$0.00
Orthodontics		29,184	0.012	0.011	\$3,549,534	\$1.45
Total	203,590	899,031	0.368	0.388	\$54,052,959	\$22.12

PMPM – Per Member Per Month. Minor discrepancies in total values are due to rounding.

INCREASED DELTA DENTAL PPO NETWORK UTILIZATION

Delta Dental Network	2016 Percent of Services	2017 Percent of Services
Delta Dental PPO	32.2%	34.7%
Delta Dental Premier	67.1%	64.8%
Non-Network	0.7%	0.5%

Includes all services

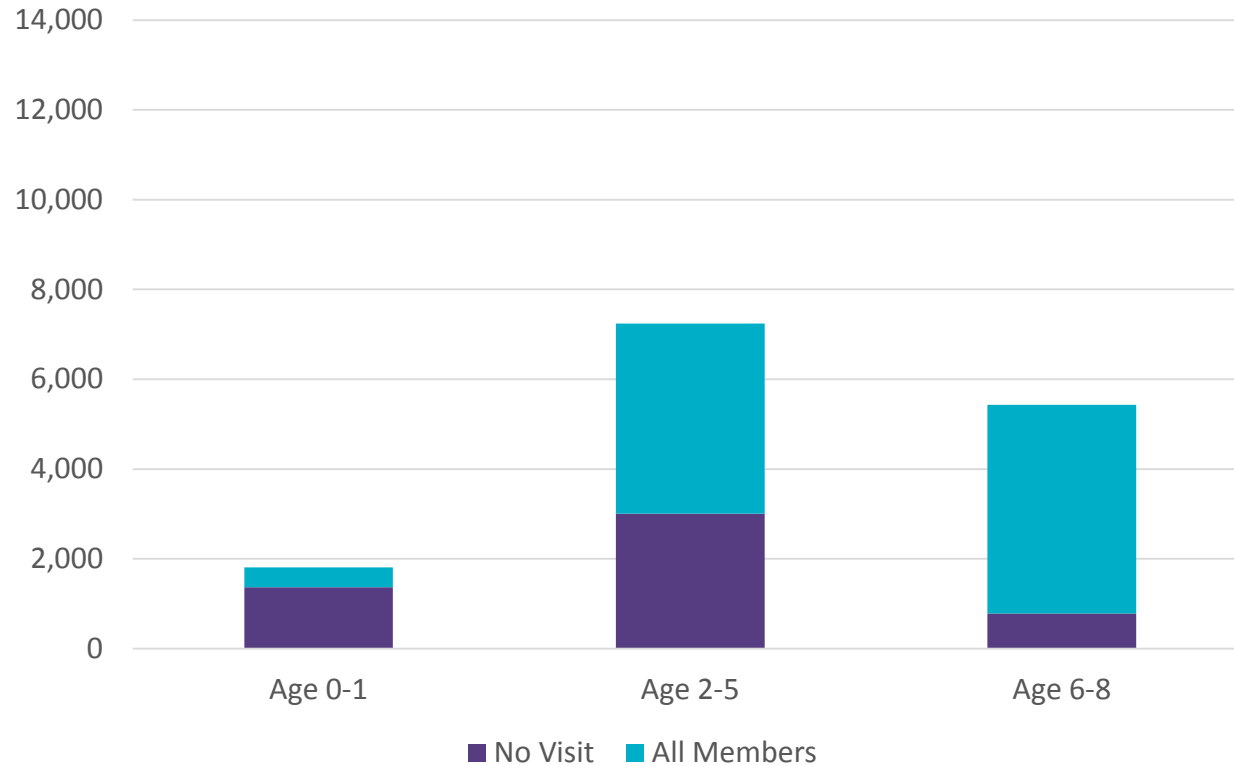
NO-VISIT POPULATION IMPROVEMENT

No Visits	2016	2017
Percent of ETF members	27.7%	26.0%
Percent of Delta Dental members	30.8%	31.4%

FOCUS AREA:
IMPROVING NO-VISIT
POPULATION



FOCUS AREA – CHILDREN AGES 0-5



EARLY CHILDHOOD DENTAL VISITS

- When should children first see a dentist?
 - Dental experts at the Academy of General Dentistry (AGD) say the ideal time is six months after the first tooth erupts (usually before your child's first birthday)
- Informational resources are available through Delta Dental's website for ETF, www.deltadentalwi.com/state-of-wi , by clicking on "A Healthy Mouth"

ORAL HEALTH RISK ASSESSMENT

- Accessible from www.deltadentalwi.com/state-of-wi and through StayWell's ETF homepage
- Assessment is age-specific, to help a parent determine a child's dental risk at any age
- Opportunity to create ETF custom URL for reporting and/or incentivizing

The screenshot shows the myDentalScore.com website. At the top right, there is a 'LifeSmile Score Oral Health Assessment' logo with a color-coded scale from 1 to 5. The main navigation bar includes 'Home', 'Estimate My Dental Scores', 'Find a Delta Dental Provider', and 'Oral Health Library'. The central content area features a large image of a family (father, mother, and child) on the left and an older couple on the right. A text box in the center reads: 'Complete a self-evaluation to generate estimated Dental Scores. **Oral Health Matters** In more ways than you imagine. The better your oral health is, the healthier you are. MyDentalScore.com was developed to help you make the connection between the health of your teeth and gums to your overall health. Get Your Free Dental Scores by clicking on the Estimate My Dental Scores link above. Once you have Estimated Dental Scores, you can discuss the results with your dentist who can verify those scores with information collected during a professional dental examination. Please note: myDentalScore.com is an educational tool only. It does not provide dental or medical advice, diagnosis or treatment. Please see your dentist or doctor without delay if you have any dental or medical questions or concerns.' At the bottom, there is a copyright notice: '© 2018 myDentalScore.com / Terms of Use / Privacy Policy' and the 'PREVISER' logo.

CUSTOMIZED LIFESMILE COMMUNICATION TOOLS



**Healthy Smile,
Happy Life.**

LifeSmile from Delta Dental can help you maintain a lifetime of good oral health habits.



Smiles That Last a Lifetime

Growing up can be tough on teeth, but regular visits to the dentist for checkups and cleanings help children develop great smiles. And between visits, keep your child on the path toward a healthier, happier life by teaching good oral health habits.

Take advantage of preventive care. Exams are a covered dental benefit. Schedule your child's first visit to the dentist six months after the first tooth erupts, and every year after.



Visit our website for information and resources to help you understand and preserve your oral health and overall wellness.

www.oralhealth.deltadental.com

M917C1-1610



**Healthy Smile,
Happy Life**

LifeSmile from Delta Dental can help you maintain a lifetime of good oral health habits.



Overall wellness starts with good oral health. And it's easy to smile when you feel good.

Growing up can be tough on teeth, but regular visits to the dentist for checkups and cleanings help children develop great smiles. And between visits, keep your child on the path toward a healthier, happier life by teaching good oral health habits.

Your Child's First Dental Visit

- The ideal time for your child's first visit to the dentist is about six months after the first tooth erupts – usually just before your child's first birthday.
 - Your dentist will demonstrate how to clean your child's teeth properly, and provide information on feeding practices for good oral health.
 - The dentist will look for potential problems and check overall oral growth and development.
- 

- Your child's teeth, jaw, bite, gums, and oral tissues will be examined, and proper home-cleaning procedures will be demonstrated.
- Your child's medical history will be carefully reviewed by the dentist and preventive measures for dental disease will be discussed, including fluoride.

Top Tips For Healthy Little Smiles

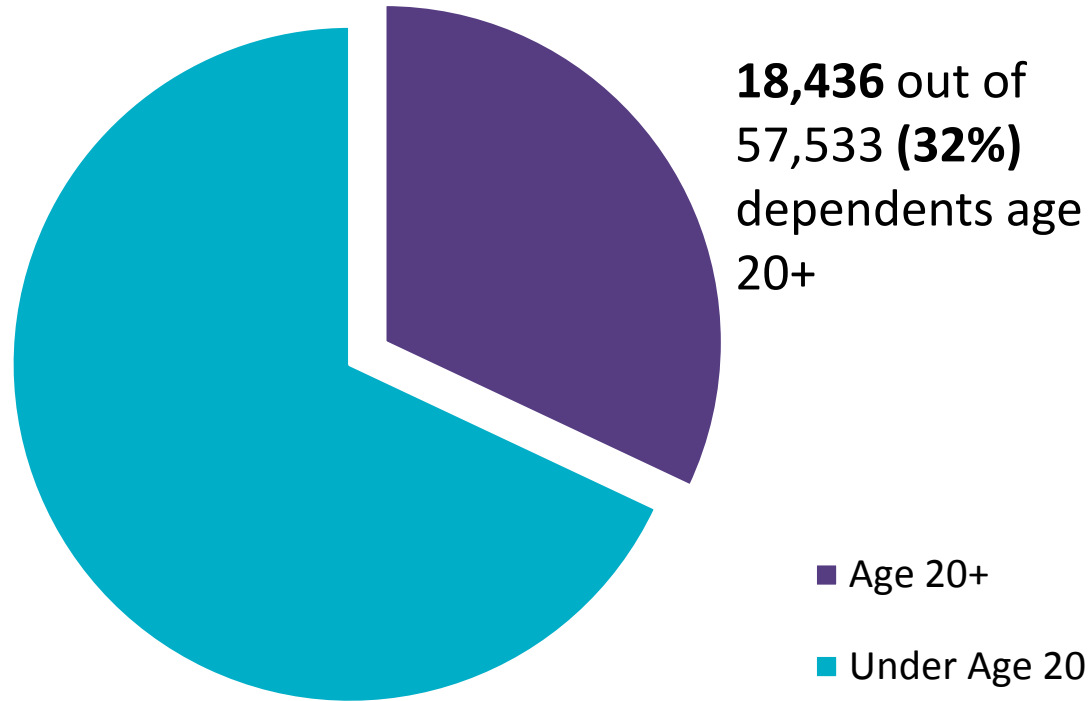
- Tooth decay is the single most common chronic infectious disease affecting U.S. children.
- When the first tooth erupts, at about age six months, clean your baby's teeth with a clean soft cloth or a baby toothbrush and a tiny drop (about the size of a grain of rice) of fluoride toothpaste.
- At about age two, start brushing your child's teeth with a small pea-size drop of fluoride toothpaste.
- As your child gets older let them brush on their own, but until about age six, put the toothpaste on the toothbrush for them – by brushing their teeth first and then letting them finish.

LifeSmile – Child Preventive Care

www.oralhealth.deltadental.com

M917C1-1610

FOCUS AREA – DEPENDENTS AGE 20+



FOCUS AREA: ORAL HEALTH & WELLNESS



HEALTHY BEHAVIORS

- 67% had oral exams
 - 120,976 of 180,968 members*
 - **3% above peers**

- 65% had cleanings
 - 116,946 of 180,968 members*
 - **7% above peers**

*Of members continuously enrolled October 2016 – September 2017

GOOD ORAL HEALTH

Good oral health is mostly related to controlling two primary diseases:

- Dental decay, “cavities”
- Periodontal disease, “gum disease”

Unlike many other diseases, both are almost **completely preventable** by controlling the bacteria that cause them

- Prevention is integral to dental health and is the major focus of dental plans

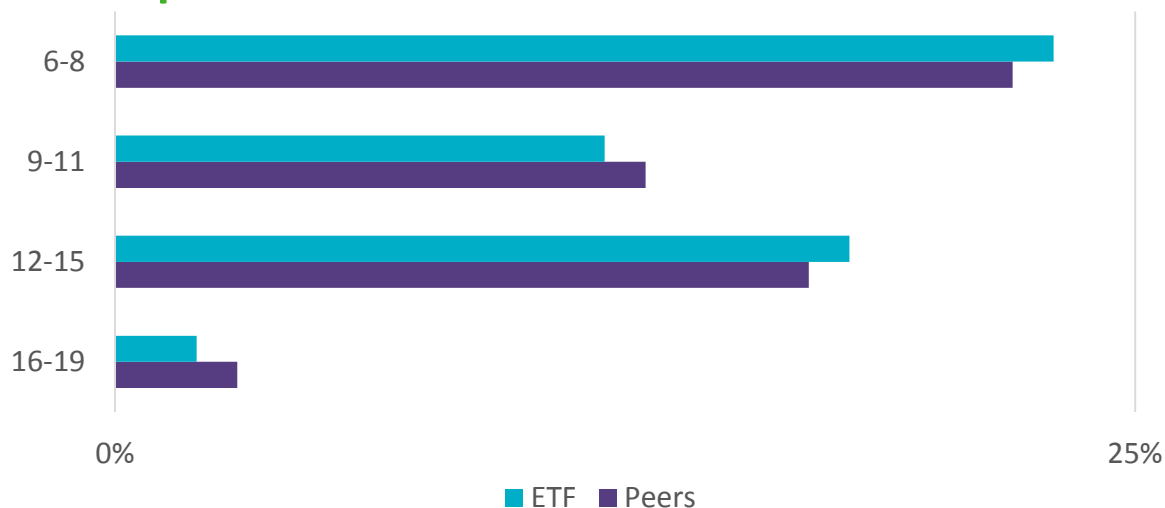
PREVENTING TOOTH DECAY WITH SEALANTS

- Plastic coatings painted on the chewing surfaces of back teeth. The hardened plastic forms a shield, protecting the teeth from acid-causing cavities
- The grooves are the most susceptible areas for cavities to start
- Sealants on newly-erupted back teeth can reduce cavities by as much as 80%
- Best practice is providing sealant benefits on primary and permanent teeth through age 18



HEALTHY BEHAVIORS

- 12% had sealants
 - 3,753 of 31,573 members age 6-19*
 - **6% above peers**



*Of members continuously enrolled October 2016 – September 2017

SEAL-A-SMILE

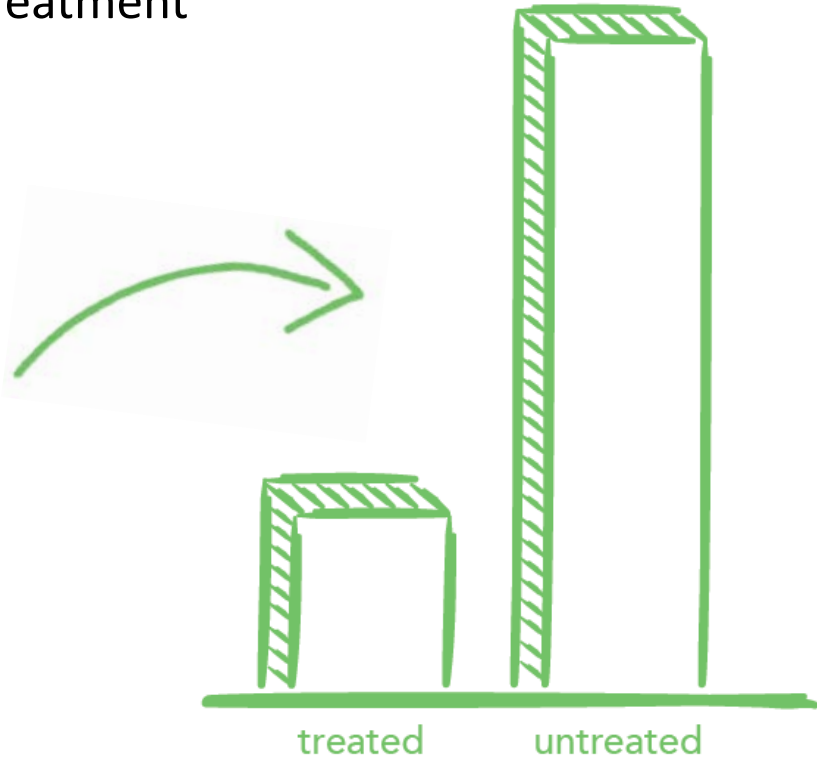
- Delta Dental's partnership with the State of Wisconsin helps prevent cavities for more than 50,000 school children every year
- Since 2008, Delta Dental has invested more than \$2.9 million in the State's Seal-A-Smile program
- Focus on schools where 35 percent or more of children receive free or reduced-cost meals
- Program provides oral health education and screenings, fluoride varnish, and sealants when appropriate – all at no cost to caregivers

THE COST OF DISEASE BURDEN AND THE SAVINGS OF PREVENTIVE CARE



The most common periodontal treatment costs **\$350 per year**.¹

On average, health plan members with untreated periodontal disease incur expenses of **\$1,000** more per year than members whose periodontal disease is appropriately treated.²



¹Source: US Centers for Disease Control and Prevention

²Source: *Journal of Dental Research*, 2013



\$1 spent on preventive dental care



Up to \$50 saved on future dental costs

ORAL HEALTH PROFILE SUMMARY



GOOD ORAL HEALTH PROFILE

Healthy

45%

80,911 members
18% above peers

These members had preventive care only

Moderate

18%

32,799 members
6% above peers

These members primarily had preventive care and treatment

Serious

10%

17,224 members
23% below peers

These members had emergency care only or extensive care

No Visit

27%

50,034 members
3% below peers

These members had no dental claims

GOOD RISK PROFILE

- Positive member behaviors and indicators:
 - Higher utilization of preventive services than peer groups
 - Low risk compared to peers for tooth decay, tooth loss, and gum disease
- Claims costs are in line with expectations
- Average of 2.2 members per employee

FUTURE OPPORTUNITIES



FUTURE OPPORTUNITIES

- Align Uniform Dental Benefit and Supplemental Dental Benefits to have a well-rounded dental offering
- Composite filling coverage
- Steerage plan design with higher benefits for seeing a Delta Dental PPO Dentist versus a Delta Dental Premier Dentist
- Target oral health & wellness communication
 - Importance of early childhood dental visits and sealants
 - Importance of preventive visits for dependents age 20+

QUESTIONS



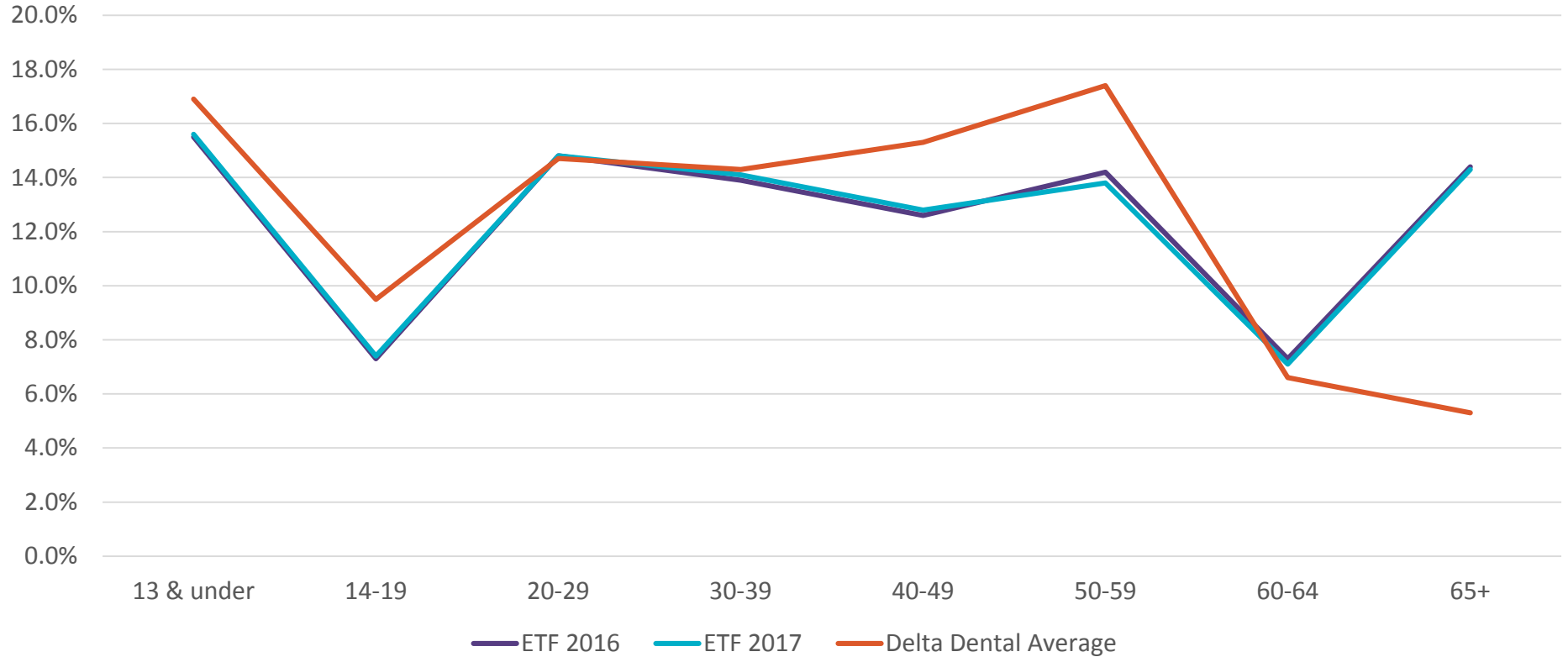
Delta Dental is **proud** to be the No. 1 dental benefits provider for Wisconsin and is **committed** to oral health and whole-body wellness.



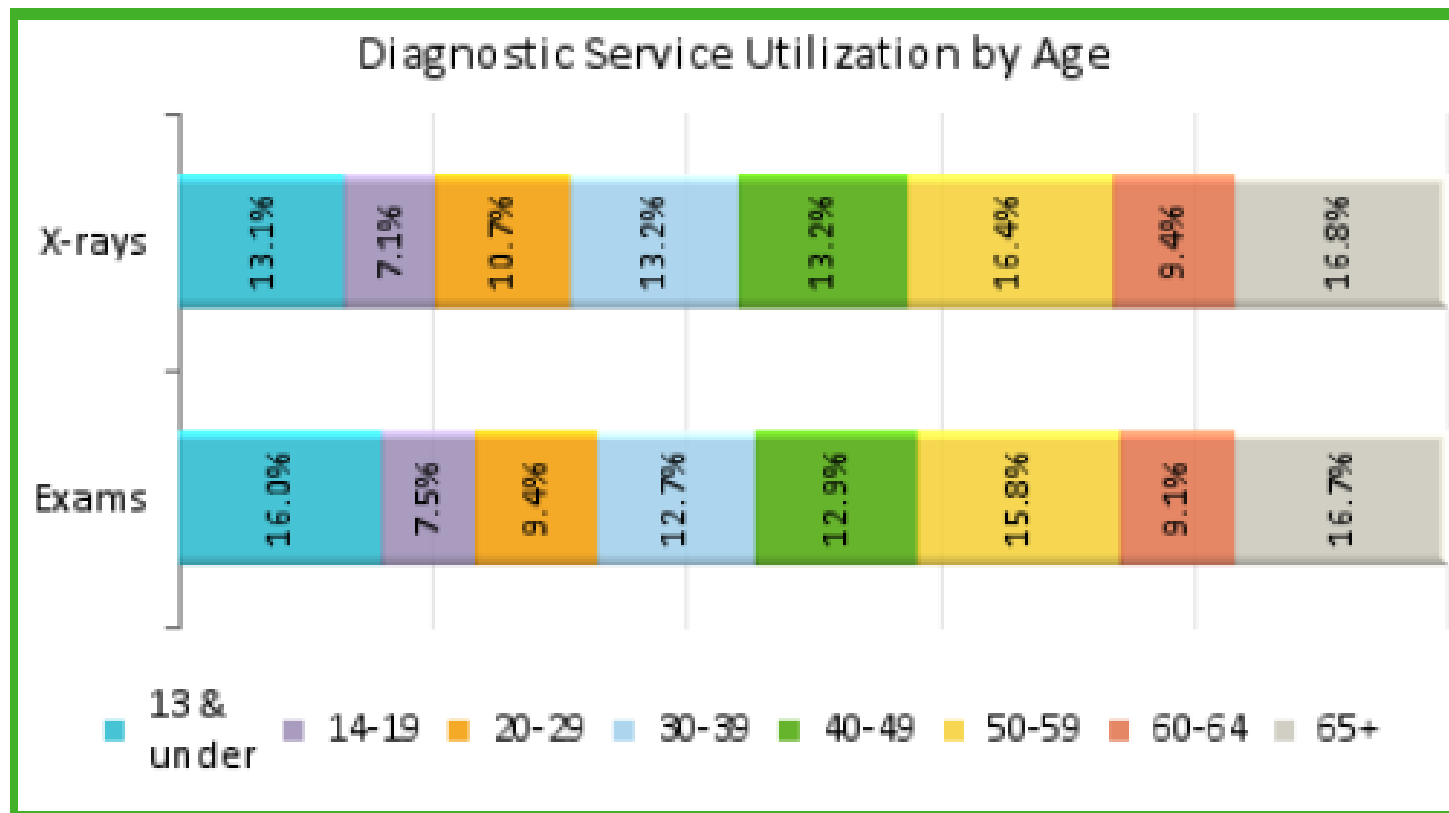
APPENDIX



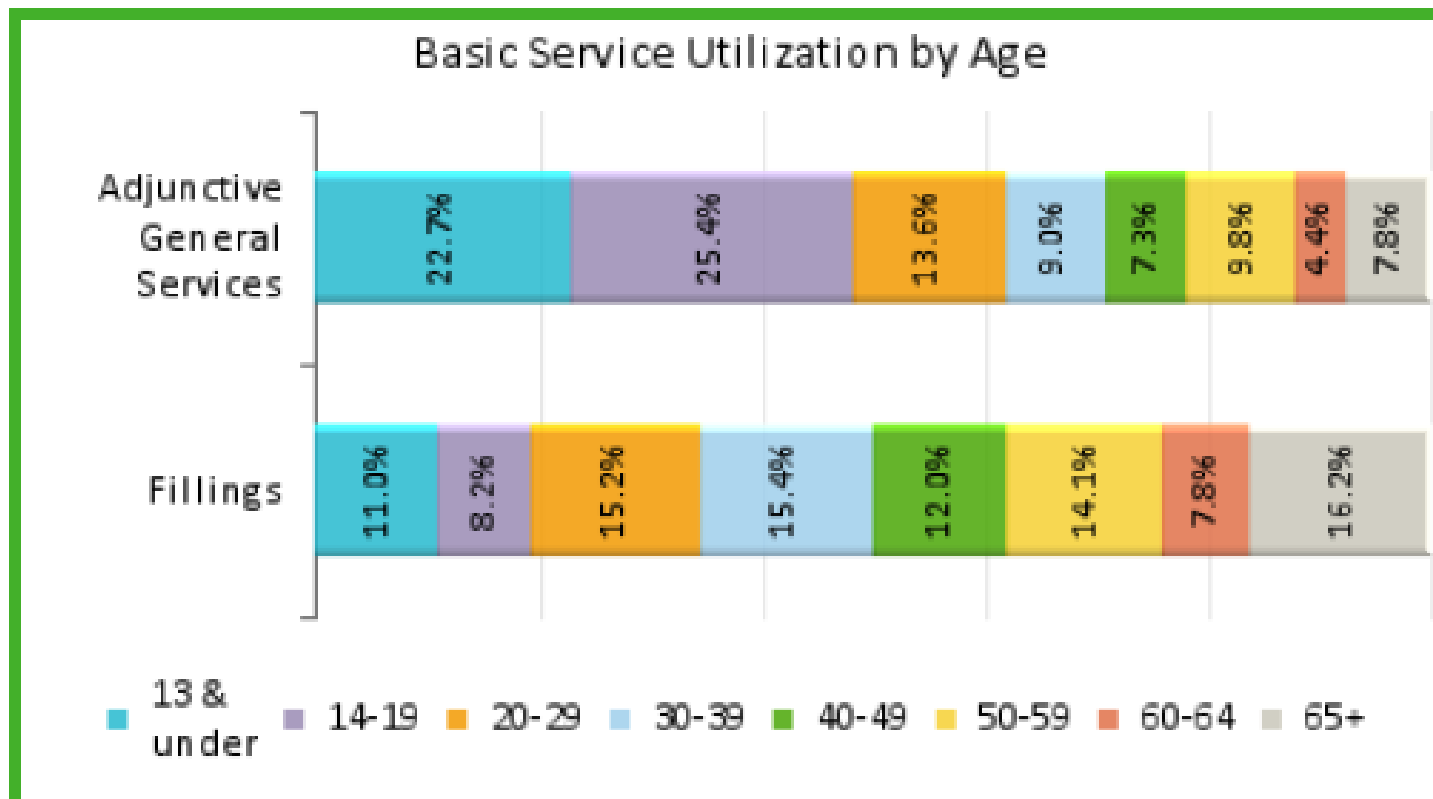
Percentage of Members by Age



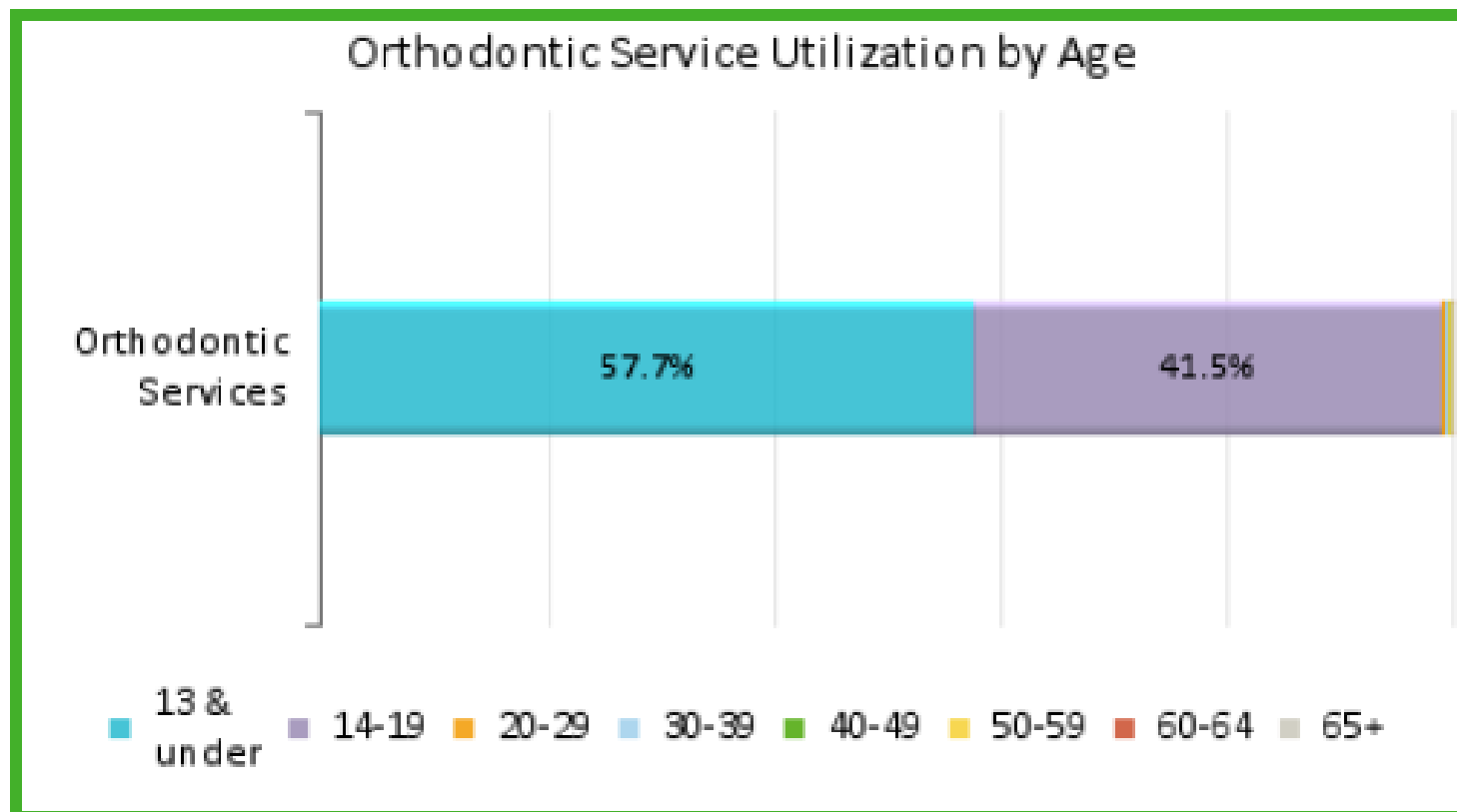
UTILIZATION BY AGE



UTILIZATION BY AGE



UTILIZATION BY AGE



2016 UTILIZATION SUMMARY

Utilization for Your Plan Compared to Delta Dental Book of Business	
No Visits Members	
Percent of members in your plan	27.7%
Percent of members in Delta Dental book of business	30.8%
All Services Included	
Average number of treatments per member in your plan	4.49
Average number of treatments per member in Delta Dental book of business	4.47
Services Covered by Your Plan	
Average number of treatments per member in your plan	4.16
Average number of treatments per member in Delta Dental book of business	4.32
Services Not Covered by Your Plan	
Average number of treatments per member in your plan	0.33
Average number of treatments per member in Delta Dental book of business	0.15

2016 UTILIZATION SUMMARY

Utilization for Your Plan	
Percent of members with claims	72.3%
Percent of members with claims but maximum not met	97.8%
Percent of Members with maximum met	2.0%
Percent of members with ortho services only	0.2%
Average number of visits per member	1.83

Covered Members	
Total covered members in your plan	185,156

POSTERIOR COMPOSITE FILLINGS

Additional Amount Paid for Composite Fillings on Posterior Teeth

Filling Category	Posterior Composite Fillings
Number of Patients Per Filling Type	25,430
Avg Nbr of Fillings per Mbr	1.85
Total Number of Treatments	47,122
Additional Paid Amount for Composite Fillings	\$2,268,878.31
Additional Amount per Member	\$89.22
Additional Amount per Treatment	\$48.15

FILLING UTILIZATION

Filling Category	Number of Patients per Filling Type	Avg Nbr of Fillings per Mbr	Total Number of Treatments	Total Paid Amount Per Filling Category	Percent of Total Fillings
Posterior Composite Fillings	25,430	1.85	47,122	\$6,113,205	59.0%
Posterior Amalgam Fillings	8,867	1.65	14,606	\$1,967,418	18.3%
Anterior Composite Fillings	11,008	1.64	18,103	\$2,730,809	22.7%
Total	45,305	1.76	79,831	\$10,811,432	100.0%