



STATE OF WISCONSIN  
Department of Employee Trust Funds

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SECRETARY

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**Correspondence Memorandum**

**Date:** April 18, 2019  
**To:** Group Insurance Board  
**From:** Tricia Sieg, Supplemental Plans Manager  
Office of Strategic Health Policy  
**Subject:** Supplemental Insurance Programs Proposals for Plan Year 2020

The Department of Employee Trust Funds (ETF) recommends the Board approve the following contracts for supplemental benefit plans effective January 1, 2020:

- One-year contract with Securian Financial (Securian), for Group Accident Insurance Coverage
- Two-year contract with Delta Dental of Wisconsin (Delta), for three Supplemental Dental plans available to state and local employees, retirees and dependents [Note: This contract expands coverage to local employees, retirees and dependents. Currently, locals do not participate.]

**Background**

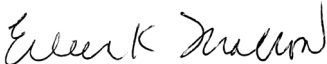
Under current law<sup>1</sup> the Board is responsible for approving Supplemental Insurance Program offerings that are eligible for active employee payroll deductions.

Insurers who wish to participate in the Supplemental Insurance Program submit proposals for review and approval of the Board. The proposals must meet the requirements described in the Board approved Supplemental Insurance Plan Guidelines (Guidelines) [ET-7422](#). Long-term care (LTC) insurance proposals must meet the requirements described in the Board approved Long-Term Care Insurance Standards (Standards) [ET-7423](#).

In November 2017 the Board approved an alignment strategy for supplemental plans with the goal of:

- Reducing benefit overlap
- Standardizing available benefits
- Easing administrative complexity

<sup>1</sup> Wisconsin State Statutes [§40.03\(6\)](#) and [§40.55](#) and pursuant to [§20.921\(1\)\(a\)3](#) and Wisconsin Administrative Code ETF [10.20](#) and ETF [40](#)

Reviewed and approved by Eileen K Mallow, Director, Office of Strategic Health Policy  
 Electronically Signed 5/6/19

Board	Mtg Date	Item #
GIB	5.15.19	9

The goal of the Board approved strategy was to make supplemental plans clear to members and more responsive to their needs. Program year 2019 is the first year the supplemental plans alignment strategy has been in place.

### **2019 Supplemental Plan Program**

In 2018 ETF offered 12 different supplemental plans including:

- Six dental plans from two vendors
- Two vision plans provided by two vendors
- Three accidental death and dismemberment (AD&D) plans by two different vendors
- One long-term care offering from one vendor

Under the new alignment strategy, the 2019 supplemental plan offerings look very different.

### **2019 Supplemental Benefit Plan Offerings**

<b>Benefit Plan</b>	<b>Vendor Name</b>	<b>Offerings</b>
AD&D	Zurich	Two Coverage Tiers
Dental	Delta Dental	Two Coverage Tiers
Long-Term Care	Mutual of Omaha	One Plan
Vision	Vision Service Plan (VSP)	One Plan

The positive feedback from members and employers regarding the 2019 plan offerings has outweighed the negative. Since Implementation, members and employers have found it easier to pick a supplemental plan, understand each plan's coverage and administer/explain the plan.

### **2020 Supplemental Insurance Proposal Review and Selection**

Staff researched vendors who offer dental, AD&D and LTC to state employees in 42 states. Through internet research and phone calls, staff assembled a list of each companies' contact information. On December 4, 2018, staff contacted each company soliciting proposals to be considered for the 2020 plan year. Nine long-term care insurance providers, 10 dental insurance providers and 11 AD&D insurance providers were all contacted via email or through their company's websites asking for them to submit proposals to be a 2020 supplemental insurance program vendor.

VSP, the 2019 supplemental vision provider, has a two-year contract with the Board; therefore, vision insurance provider proposals were not sought for 2020.

Staff then verified that all proposal components were complete and contacted all references provided. Plans were required to sign an Insurer Acknowledgement agreeing to the Department Terms and Conditions and submit \$5,000 to ETF for each proposal submitted as payment for the third-party actuarial review fee.

**2020 Supplemental Proposals Submitted**

<b>Benefit Plan</b>	<b>Vendor</b>	<b>Number of Plans Proposed</b>
AD&D	Securian	2
	Zurich	4
Accident	MetLife	4
	Securian	2
Critical Illness	MetLife	4
	Securian	2
Hospitalization	MetLife	4
	Securian	2
Dental	Delta	3
	MetLife	3
Vision	MetLife	1
Legal Planning	MetLife	1
Long-Term Care	none	none

All proposals except for MetLife's Dental, Vision, Hospital Indemnity and Legal Planning proposals were reviewed by the Board's actuary for supplemental plans, Milliman. Milliman determined the reviewed plans met the applicable requirements and that the benefits proposed should reasonably meet the loss ratio threshold required.

Before proposals were due to ETF on January 30, 2019, MetLife and Delta Dental of Wisconsin (Delta) requested enrollment files to help prepare their proposals. Staff provided both companies with the number of active members and retirees eligible for supplemental insurance. MetLife stated that without the enrollment file they would not be able to include pricing in their proposals. ETF does not share enrollment files with any vendors, even those under contract with the agency, to assist with proposals. Enrollment files are not shared because the Board has not signed contracts with new proposers about member information confidentiality. Sharing the information with current vendors, who the board does have signed contracts with, would give those vendors an unfair competitive advantage.

ETF did not solicit proposals for vision or legal planning, therefore neither of those MetLife proposals were sent to Milliman for review. MetLife's dental and hospital indemnity proposal contained no pricing for the 2020 plan year. After discussing the proposal with Milliman, it was decided Milliman would not be able to evaluate the plan without pricing. MetLife was able to include pricing in all the company's other proposals.

**AD&D Proposals**

All AD&D, accident, critical illness and hospitalization proposals were reviewed by ETF staff. Two employers were brought on to the review team for the AD&D, accident, critical illness and hospitalization proposals.

Milliman determined the plans met the applicable requirements and the benefits proposed should reasonably meet the required loss ratio threshold. Vendors that submitted AD&D, accident, critical illness and hospital indemnity proposals submitted two versions of each benefit, offering a conservative benefit (conservative) and a robust benefit (robust). Each benefit offered the same coverage at different levels and different prices, with the robust benefit offering higher payouts and higher premiums.

Zurich offered four options for AD&D coverage, with both the conservative and robust coverage offering identity theft assistants and buy-up options containing hospital indemnity and accident coverage. These plans would only be available to active employees and their dependents until the age of 70 with no portability of coverage for members that leave state services. The buy-up options did include some accident coverage for surgical procedures, fractures, lacerations, dislocations and other injuries. The price range of the plans were between the other proposals submitted.

MetLife offered four proposals each for accident, critical illness and hospital indemnity. In each category, two of MetLife's proposals offered conservative and robust coverage that ended at age 70; two proposals offered conservative and robust coverage that did not have an ending age. However, the plans that included coverage for those over 70 years old offered fewer covered services and conditions, with lower payouts than those proposals that ended coverage at 70 years old. MetLife's proposed premiums for members were slightly higher than those of the other vendors. The only identity theft assistance available with MetLife was through their legal planning program, not through any other proposal.

Securian offered a conservative and robust benefit proposals for AD&D accident, critical illness and hospital indemnity benefits. All Securian's proposals offered, at an additional cost, a Health and Wellness benefit. Given the state already has a health and wellness program with Staywell, ETF staff did not consider Securian's program.

Securian's conservative accident plan offers members a portable plan that a member can keep until they are age 70 regardless if they are an active member or not. The plan includes an AD&D benefit, identity theft assistance and a hospitalization benefit. When the Board choose to not offer a hospitalization benefit for 2019, it received feedback from several members complaining about that loss.

Securian's conservative plan pays enrollees for injuries such as burns, concussions, child organized sports injuries, fractures, lacerations, dislocations, eye injuries and paralysis. This plan will also assist in emergency care, hospital care, surgeries, follow-up care and will help pay the lodging costs an adult companion might incur when helping a member that is hospitalized. Payouts for the conservative plan cover a wide range from between \$25 for a laceration without stitches or staples to \$25,000 for an employee dismemberment.

The Securian plan as proposed would cost a member a monthly premium between \$3.26 for employee coverage to \$10.46 for family coverage. During 2017 and 2018, through the voluntary AD&D available to active members, two claims were paid out. Members paid over \$1.2 million in premiums during this same time. The new Securian Accident Plan for 2020 will assist members not only when they experience death and dismemberment but also when members and their dependents experience less catastrophic injuries and life events.

Securian will take member claims over the telephone or via Securian's website. Securian has a local dedicated implementation manager who will meet and work with each state payroll center to assist in anything that is required, including setting up enrollment files and transmission of those files. Securian has an aggressive communication plan that they will partner with ETF to help get information to members about this new benefit offering.

During calendar year 2017 through 2018 through the voluntary AD&D available to active members two claims were paid out. With 7,239 active employees enrolled in the current AD&D plan only .00027% have seen any benefit from the over \$1.2 million they have paid to the plan.

The new Securian Accident Plan will offer more benefits to more members in 2020. State active members, continuants, retirees until age 70 and dependents will be paid of for everyday incidents such as sprained ankles and stitches and for catastrophic life events such as hospitalization, dismemberment and death.

Securian has a strong commitment to customer service that is near the top of the insurance industry. In 2017 Securian earned a 99% client satisfaction score. In over 50 years as the State of Wisconsin's life insurance vendor Securian has never missed a member service guarantee.

This comprehensive accident coverage plan, along with Securian's highly rated customer service, will benefit our members and provide for a smooth transition with employers.

## **Dental Proposals**

Delta Dental of Wisconsin submitted a proposal to offer three supplemental dental plans for 2020-2021. The proposal included offering the Select and Select Plus Plans that are currently part of ETF's 2019 supplemental offering. These two plans cover major/restorative services, with the Select Plan covering 50% of the cost of the procedures, up to a \$1,000 per person; the Select Plus plan offers coverage from 60%-80%, with an annual benefit maximum of \$2,500. The Select Plus plan also offers up to \$1,500 for orthodontics coverage.

While these plans have been popular with our members and employers, staff has received feedback about the lack of a supplemental dental offering that provides coverage for basic procedures such as cleanings, fluoride treatments and fillings. All basic dental services are covered by the Uniform Dental Benefit (UDB); however, a member is only eligible for the UDB if they purchase their health insurance through ETF.

The third plan offered in Delta's supplemental proposal, the Preventative Plan, would offer all basic dental services currently covered by the UDB as an employee-pay-all supplemental option. This option would only be available to those members who do not receive their health insurance through ETF. While those members with health insurance currently pay monthly \$3 for an employee and \$8 for family coverages, under the employee-pay-all Preventative Plan, members would pay between \$30.80 and \$77.00 monthly.

Delta also proposed entering into a two-year supplemental dental contract. Under this two-year contract, rates would be locked in for 24 months. During the second year of the contract, Delta would waive annual deductibles for members if a member had either the UDB or the Preventative Plan during the first year of the contract.

Currently, only active state employees, continuants, state retirees and their dependents are eligible to participate the ETF's supplemental dental program. Inviting local employees and retirees into the supplemental dental program starting in 2020 will not increase the cost of the program for the Board or the members because this is an employee-pay-all program.

Local employers, employees and retirees will work directly with the vendor for enrollment, distribution of membership cards, payment of premiums and customer service issues the same way State employers, employees and retirees currently do. ETF Member Services Team members and Ombudspersons may see a temporary increase in retiree contacts due to local retirees becoming eligible for the supplemental dental program. However, with many state retirees continuing their coverage from 2019 to 2020 and not having questions or needing assistance, overall the number of retirees reaching out to ETF during Open Enrollment 2020 is anticipated to be less than call volume during Open Enrollment 2019. ETF's Member Service Team and Ombudspersons have proven themselves more than capable of handling local retirees' questions about supplemental dental.

Allowing local governments to participate in the supplemental program will give these governments an additional incentive to offer their employees. By extending this program to local governments the Board provides the entities and their employees an option. Giving local retirees in the Wisconsin Retirement System (WRS) the same choice to sign up for supplemental dental benefits as state WRS retirees is something many local retirees thought they were already able to do. At many benefit fairs last fall, Delta and ETF staff spoke to many local retirees who were prepared to enroll for 2019

supplemental benefits, only to find out that as a local WRS retiree they were not eligible for the benefit.

Staff was unable to find the reason why local WRS retirees were never allowed to participate in the state's supplemental program. Staff did find instances of supplemental program vendors, who are no longer with the state, allowing local retirees to participate in various supplemental plans. All 2019 supplemental dental and vision participants were evaluated by ETF to ensure they are state retirees and eligible for the programs.

### **Long-Term Care Update**

ETF received no bids to serve as the 2020 LTC vendor. The current Memorandum of Understanding with Mutual of Omaha (MoO) expires December 31, 2019. The lack of a 2020 LTC vendor will not affect members who purchase LTC insurance before December 31, 2019, as those policies will continue with no disruption. The only group affected will be those looking to purchase new plans in 2020 through ETF.

ETF and HealthChoice continue efforts to finalize a three-party contract.

MoO submitted 2019 first quarter statistics to ETF. During 2018, MoO reports signing 146 new long-term care policies with state members or their dependents. As of April 8, 2019, MoO has not signed any new members to long-term care policies in 2019.

Staff remains committed to working towards a three-party contract that is agreeable not only to the Board but a future vendor. With no vendor for 2020 staff will continue to work on an agreeable three-way contact draft that will accompany any solicitations for 2020 LTC proposals.

Staff will be available at the Board meeting to answer questions.

Attachment : Vendor Proposals

## Group Accident Insurance

Provides a lump sum payment for any covered accident.

### Benefit Amounts

- 24 hour coverage
- Employees may elect either the High Plan or the Low Plan. If the State would prefer, only one level of coverage (e.g. High plan only or Low plan only) may be offered.
- Employee must elect coverage in order to elect spouse and/or child(ren) coverage
- Includes Accidental Death & Dismemberment coverage
- Spouse and child benefit amounts match the amounts available to the Employee with the exception of AD&D

### Age Reductions

- Accident coverage amounts do not reduce or terminate due to age. AD&D coverage for employees and spouses reduces to 75% at age 65 and to 50% at age 70.

### Covered Benefits

Benefits		Low Plan	High Plan
<b>Injuries</b>			
Burn Benefit (varies based on % of body burned)	2 <sup>nd</sup> degree 3 <sup>rd</sup> degree	Up to \$500 Up to \$7,500	Up to \$1,500 Up to \$15,000
Child Organized Sports Injury (Child(ren) age live birth to 18)		\$50	\$100
Concussion		\$100	\$200
Dislocation (varies based on type of Dislocation)	Surgical Non-Surgical Partial	Up to \$2,000 Up to \$1,000 Up to \$250	Up to \$5,000 Up to \$2,500 Up to \$625
Eye Injury	With Surgery Removal of Foreign Object Without	\$125 \$25	\$250 \$50
Fracture (varies based on type of Fracture)	Surgical Non-Surgical Chip Fracture	Up to \$3,000 Up to \$1,500 Up to \$375	Up to \$7,500 Up to \$3,750 Up to \$938
Lacerations	With stitches or staples W/out stitches or staples	\$100 \$25	\$400 \$100
Paralysis (varies based on type of Paralysis)	Principal Amount Quadriplegia (100%) Paraplegia (50%) Hemiplegia (50%) Uniplegia (25%)	\$5,000 \$5,000 \$2,500 \$2,500 \$1,250	\$10,000 \$10,000 \$5,000 \$5,000 \$2,500
<b>Emergency Care</b>			
Ambulance	Ground or Water Air	\$100 \$500	\$200 \$1,000
Blood, Plasma or Platelets		\$50	\$100
Emergency Room Treatment		\$100	\$200



Benefits		Low Plan	High Plan
Emergency Dental	Crown Extraction	\$75 \$25	\$150 \$50
Initial Physician's Office Visit		\$50	\$100
<b>Hospital Care</b>			
Coma		\$5,000	\$10,000
Diagnostic Testing		\$50	\$100
Hospital Stay – Initial Benefit	Non-ICU ICU	\$500 \$500	\$1,000 \$1,000
Hospital Stay – Daily Benefit	Non-ICU ICU	\$100 \$200	\$200 \$400
X-Ray		\$50	\$100
<b>Surgery</b>			
Abdominal or Pelvic		\$500	\$1,000
Cranial Surgery		\$500	\$1,000
Knee Cartilage Surgery	Open Arthroscopic	\$200 \$125	\$400 \$250
Ruptured Disc		\$200	\$400
Tendon, Ligament or Rotator Cuff	Open Arthroscopic	\$300 \$125	\$600 \$250
Thoracic Surgery		\$500	\$1,000
<b>Follow-Up Care</b>			
Appliances		\$50	\$100
Follow-Up Physician's Office Visit		\$50	\$100
Prosthetics	One Two or More	\$250 \$250	\$500 \$500
Transportation		\$150 per visit	\$300 per visit
<b>Support Care</b>			
Adult Companion Lodging		\$50 per day	\$100 per day
<b>Accidental Death &amp; Dismemberment</b>			
Coverage Amount	Employee Spouse Child(ren)	\$25,000 \$12,500 \$6,250	\$75,000 \$37,500 \$18,750
Dismemberment (varies based on type of Dismemberment)	Employee Spouse Child(ren)	Up to \$25,000 Up to \$12,500 Up to \$6,250	Up to \$75,000 Up to \$37,500 Up to \$18,750

**Proposed Rates**

- Coverage is employee paid
- Rates are expressed per employee per month
- Composite, four-tiered rates
- Rates are net of commission
- Health and Wellness is shown separately on the proposed rate exhibit.
- If Health and Wellness is added to the plan, the Employee, Spouse and Child premium rates will increase by the amount of the Health and Wellness premium rates for all options in the chart below.

	Low Plan	High Plan	Health & Wellness
Employee only	\$3.26	\$7.34	\$0.97
Employee + Spouse	\$4.93	\$10.98	\$1.56
Employee + Child	\$7.09	\$15.73	\$1.44
Employee + Family	\$10.46	\$23.13	\$2.22

**Supplemental Dental Benefits**  
Delta Dental of Wisconsin, Inc.

Proposer:

Proposed Plan Name:

Date:

Delta Dental PPO™ - Select Plan (Low Benefit) and Delta Dental PPO Plus Premier™ - Select Plus Plan (High Benefit)

January 31, 2019

Complete one table for each dental plan proposed; use additional sheets if necessary.  
If a benefit listed below is not covered by the proposed plan, please type "Not Covered" in the corresponding blank.  
If no out-of-network coverage is included in the proposed plan, please type "Not Covered" in the corresponding blanks.  
Proposed plan must meet the minimum coverage summary requirements listed below.

Minimum Coverage Summary	
Annual Benefit Maximum	\$1,500
Covered Services	Additional Basic Restorative, Enhanced Restorative, Endodontics, Periodontics, Orthodontia
Excluded Services	Cosmetic Services, Sleep Apnea Devices

Monthly Premiums no deductible waiver Guaranteed for 12 months	Delta Dental PPO - Select Plan Low Benefit Plan (active/retiree)	Delta Dental PPO Plus Premier - Select Plus Plan High Benefit Plan (active/retiree)	Comments
Employee or Retiree Only	\$8.73 / \$14.54	\$16.52 / \$26.35	
Employee or Retiree + Spouse	\$17.46 / \$29.08	\$33.04 / \$52.70	
Employee or Retiree + Child(ren)	\$11.78 / \$19.63	\$30.56 / \$48.75	
Family	\$20.95 / \$34.80	\$50.39 / \$80.37	

Monthly Premiums with deductible waiver option* Guaranteed for 24 months	Delta Dental PPO - Select Plan Low Benefit Plan (active/retiree)	Delta Dental PPO Plus Premier - Select Plus Plan High Benefit Plan (active/retiree)	Comments
Employee or Retiree Only	\$9.28 / \$15.44	\$16.82 / \$27.06	*Annual deductible will be waived beginning in 2021 if individual had a qualified service the prior calendar year under the Uniform Dental Benefit (UDB) or Delta Dental PPO Plus Premier - Preventive Plan. See deductible assumptions in Exhibit B for more information.
Employee or Retiree + Spouse	\$18.56 / \$31.39	\$33.64 / \$54.12	
Employee or Retiree + Child	\$12.53 / \$21.19	\$31.12 / \$50.06	
Family	\$22.28 / \$37.67	\$51.30 / \$82.54	

Plan Features	Low Benefit Plan	High Benefit Plan	Comments
Provider Network Type (HMO, PPO, Open, etc.)	PPO	PPO	
If a specific network is used, list the name of provider network(s)	Delta Dental PPO <sup>SM</sup> (one network)	Delta Dental PPO Plus Premier <sup>TM</sup> (two networks)	The UDB uses the Delta Dental PPO Plus Premier networks
Basic Services Waiting Period	0 months	0 months	
Major/Restorative Services Waiting Period	0 months	0 months	
Timely Filing for Claims	15 months	15 months	

Benefits	Low Benefit Plan		High Benefit Plan		Comments
	In-Network	Out-of-Network	In-Network	Out-of-Network	
Actuarial Value of No Deductible Waiver Option 12 months	31.20%		55.00%		
Actuarial Value of Deductible Waiver Option 24 months	38.60%		60.70%		
Annual Deductible (per person) Deductible applies to all services	\$100*	Not Covered	\$25*	Not Covered	
Annual Benefit Max (per person)	\$1,000	Not Covered	\$2,500	Not Covered	
Diagnostic & Preventive	In-Network	Out-of-Network	In-Network	Out-of-Network	Comments
All Services	Not Covered		Not Covered		
Basic Services	In-Network	Out-of-Network	In-Network	Out-of-Network	Comments
Fillings: Amalgam	Not Covered	Not Covered	Not Covered	Not Covered	Fillings are covered under the UDB
Fillings: Resin	Not Covered	Not Covered	Not Covered	Not Covered	Fillings are covered under the UDB
Local Anesthesia**	50%	Not Covered	80%	Not Covered	**Local anesthesia is considered a component of a complete dental procedure and is not billable separately. General anesthesia is a benefit only when billed with covered oral surgery.
Emergency Palliative Care	Not Covered	Not Covered	Not Covered	Not Covered	Emergency palliative care is covered under the UDB
Major or Restorative Services	In-Network	Out-of-Network	In-Network	Out-of-Network	Comments
Extractions (Non-surgical)	Not Covered	Not Covered	Not Covered	Not Covered	Non-surgical extractions are covered under the UDB
Extractions (Surgical)	50%	Not Covered	80%	Not Covered	
Implants	50%	Not Covered	60%	Not Covered	
Crowns	50%	Not Covered	60%	Not Covered	
Bridges	50%	Not Covered	60%	Not Covered	
Partials	50%	Not Covered	60%	Not Covered	
Dentures	50%	Not Covered	60%	Not Covered	
Endodontic (Simple)	50%	Not Covered	80%	Not Covered	
Endodontic (Complex)	50%	Not Covered	80%	Not Covered	
Periodontics	50%	Not Covered	80%	Not Covered	Periodontal maintenance (code 4910) and scaling in presence of generalized moderate or severe gingival inflammation (code 4346) are excluded since they are covered under the UDB
Oral Surgery	50%	Not Covered	80%	Not Covered	
Orthodontia	In-Network	Out-of-Network	In-Network	Out-of-Network	Comments
Orthodontia Coverage (%)	Not Covered	Not Covered	50%	Not Covered	
Orthodontia Lifetime Maximum (\$)	Not Covered	Not Covered	\$1,500	Not Covered	
Orthodontia Waiting Period	Not Covered	Not Covered	None	Not Covered	
Limited to Children (up to age 19)? (yes/no)	Not Covered	Not Covered	No	Not Covered	
Adult Orthodontia Benefit, if different	Not Covered	Not Covered		Not Covered	High Benefit Plan includes adult orthodontia

Proposer:  
Proposed Plan Name:  
Date:

**Supplemental Dental Benefits**  
Delta Dental of Wisconsin, Inc.  
Delta Dental PPO Plus Premier™ - Preventive Plan  
January 31, 2019

Complete one table for each dental plan proposed; use additional sheets if necessary.  
If a benefit listed below is not covered by the proposed plan, please type "Not Covered" in the corresponding blank.  
If no out-of-network coverage is included in the proposed plan, please type "Not Covered" in the corresponding blanks.  
Proposed plan must meet the minimum coverage summary requirements listed below.

*The Delta Dental PPO Plus Premier - Preventive Dental Plan mirrors the 2019 Uniform Dental Benefit. Only employees or retirees that do not elect a health plan offered through ETF are eligible to enroll in the supplemental preventive dental plan. Those enrolling in the supplemental preventive dental plan may also enroll in one of the other supplemental plans; Select or Select Plus. If ETF changes UDB benefits for 2020, Delta Dental will update this proposed plan and rates with the same benefit changes. The UDB is setup on a two-tiered rate structure and the supplemental plans are four-tier so both options are provided for the supplemental preventive plan. ETF can choose to offer the supplemental preventive plan on a two-tiered or four-tiered basis but not both.*

Monthly Premiums Two-tiered Rates Guaranteed for 12 months	Delta Dental PPO Plus Premier - Preventive Plan (active/retiree)	Comments
Employee or Retiree Only	\$30.80/\$30.80	
Family	\$77.00/\$61.60	

Monthly Premiums Four-tiered Rates Guaranteed for 12 months	Delta Dental PPO Plus Premier - Preventive Plan (active/retiree)	Comments
Employee or Retiree Only	\$30.80/\$30.80	
Employee or Retiree + Spouse	\$61.60/\$61.60	
Employee or Retiree + Child(ren)	\$87.20/\$87.20	
Family	\$136.80/\$136.90	

Plan Features	Preventive Plan	Comments
Provider Network Type (HMO, PPO, Open, etc.)	PPO	
If a specific network is used, list the name of provider network(s)	Delta Dental PPO Plus Premier™ (two networks)	The UDB uses the Delta Dental PPO Plus Premier networks
Diagnostic and Preventive Services Waiting Period	0 months	
Basic Services Waiting Period	0 months	
Major/Restorative Services Waiting Period	0 months	
Timely Filing for Claims	15 months	

Benefits	Preventive Plan		Comments
	In-Network	Out-of-Network	
Actuarial Value	94.60%		
Annual Deductible (per person)	\$0	Not Covered	
Deductible applies to all services			
Annual Benefit Max (per person)	\$1,000	Not Covered	
Diagnostic & Preventive			Comments
Exams	100%	Not Covered	
Cleanings	100%	Not Covered	
Fluoride Treatments (dependents to age 18 only)	100%	Not Covered	
X-rays	100%	Not Covered	
Space Maintainers	100%	Not Covered	
Sealants	100%	Not Covered	
Basic Services			Comments
Fillings: Amalgam	100%	Not Covered	
Fillings: Resin	100%*	Not Covered	*Resin fillings are covered on front teeth only. Plan will pay for resin fillings on back teeth only up to the dollar amount covered for amalgam fillings.
Anesthesia*	80%	Not Covered	*Local anesthesia is considered a component of a complete dental procedure and is not billable separately. General anesthesia is a benefit only when billed with any other covered dental service.
Emergency Palliative Care	80%	Not Covered	
Major or Restorative Services			Comments
Extractions (Non-surgical)	90%	Not Covered	
Extractions (Surgical)	Not Covered	Not Covered	
Implants	Not Covered	Not Covered	
Crowns	Not Covered	Not Covered	
Bridges	Not Covered	Not Covered	
Partials	Not Covered	Not Covered	
Dentures	Not Covered	Not Covered	
Endodontic (Simple)	Not Covered	Not Covered	
Endodontic (Complex)	Not Covered	Not Covered	
Periodontics (non-surgical*)	80%	Not Covered	*Coverage limited to periodontal maintenance (code 4910) and scaling in presence of generalized moderate or severe gingival inflammation (code 4346)
Periodontics (other)	Not Covered	Not Covered	
Oral Surgery	Not Covered	Not Covered	
Orthodontia			Comments
Orthodontia Coverage (%)	50%	Not Covered	
Orthodontia Lifetime Maximum (\$)	\$1,500	Not Covered	
Orthodontia Waiting Period	None	Not Covered	
Limited to Children (up to age 19)? (yes/no)	Yes	Not Covered	
Adult Orthodontia Benefit, if different	Not Covered	Not Covered	
Additional Features			Comments
EBICP	Yes	Not Covered	Evidence Based Integrated Care Plan (EBICP) allows for additional cleanings and/or fluoride treatments for those with certain medical conditions.