

Letter 3 with Response

From: [Jan Flatoff](#)
To: [ETF SMB Board Feedback](#)
Subject: ETF dental insurance coverage
Date: Friday, March 5, 2021 4:32:58 PM

Hi,

Would you be surprised to find out that something listed as covered in the 2021 Health Benefits Decision Guide (Retirees, ET-2108, 9/1/2020) is not covered? I was.

Please look at page 20, the 4th group from the bottom. It starts with “Surgical extraction.” I just found out that what I consider a “normal” surgical extraction – one for an actual tooth that one can see in one’s mouth (plus the root) – is not covered. (Insurance code D7210.) A Delta Dental representative told me that their contract with the State of Wisconsin only covers surgical extractions for impacted teeth (teeth that have not “erupted” – have not come above the gum line); in other words, the vast majority of teeth that someone – especially retirees! – would want to have extracted are NOT covered. Why is that not covered???

“Oral surgery” is listed as covered in that same group. But that also does not include insurance code D7210. Why not? I would think a surgical extraction of a diseased tooth meets the definition of oral surgery.

<https://medical-dictionary.thefreedictionary.com/oral+surgery>

“oral and maxillofacial surgery that branch of dental practice that deals with the diagnosis and the surgical and adjunctive treatment of diseases, injuries, and defects of the human mouth and dental structures. Called also [maxillofacial](#) or [oral surgery](#).”

If your coverage of surgical extractions in fact does not give coverage of the majority of what people covered under ETF insurance would want to have a surgical extraction of, then it in effect is not covered. In that case, including it under the summary of covered insurance is very misleading. If you’re not going to cover it, please don’t include it!

I did call the ETF just to verify the coverage. I was told there are (of course) more comprehensive descriptions of the actual coverage, such as the Certificate of Coverage. That’s fine. But for purposes of general information, including enrolling in dental insurance coverage, that summary page in the Health Benefits Decision Guide is what the majority of us are probably looking at.

Thank you for reading this. And please consider the needs of retirees when negotiating insurance plans for them! (Seriously. How many retired people would need to have an impacted (not showing) tooth extracted? If that needed to be done, it would have been long ago.)

Jan

(I actually have been quite happy with my husband’s insurance coverage through the ETF. This is the only unpleasant surprise I’ve had.)

P.S. When calling the ETF, I (of course) had to go through the phone tree options. During the course of that, I was asked to input a member(?) number or social security number “for faster service.” It

would be more correct to say "for service," since the phone tree voice just kept repeating that until I input the social security number. I just had a general observation, I didn't need or want the record pulled up. I only wanted my message to be passed on. I was told about the option for board feedback, hence this email.



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March 29, 2021

Dear Ms. Flatoff,

Thank you for reaching out to the Department of Employee Trust Funds (ETF) regarding coverage of services under the Uniform Dental Benefit (UDB). If you find that you have further questions after reviewing the information below, please feel free to contact me.

As you may be aware, ETF administers the UDB and supplemental dental programs for employees and retirees of the State of Wisconsin and executes a contract through the Group Insurance Board.

In your email, you asked why dental code D7210, the surgical removal of an erupted tooth, is not covered. This specific dental procedure is a covered benefit under the UDB and Preventive Plan. This procedure is not a covered benefit under the supplemental dental plans. Extractions of impacted teeth, or those below the gumline, are covered under the supplemental plans but not the UDB or Preventive Plan. Impacted tooth removal is also covered under the Group Health Insurance Program medical benefit. You can find this information on the bottom of page 20 of the [2021 Retirees Health Benefits Decision Guide](#). We apologize for the confusion in the benefits decision guides. We will review future guides to be more concise and ensure the verbiage is clearer.

We understand this coverage can be confusing, so we encourage you to request a determination of benefits from Delta Dental of Wisconsin (Delta) for dental benefits as questions arise. ETF suggests that members work with their dentist to submit all procedures the provider plans to perform to Delta in advance of the procedures. Delta will look over the procedures supplied and advise both the dentist and member of which procedures will be covered under their dental insurance. Delta determination of benefits is valid for one year after issuance.

I hope I was able to address your concerns regarding the benefit design as well as the Decision Guide. Thank you for your correspondence; ETF takes our responsibility to ETF membership seriously and appreciate all member feedback. If you have additional questions, please reach out to me for assistance (608) 266-0994 or via email Tom.Rasmussen@etf.wi.gov.

Sincerely,

Tom Rasmussen, Life Insurance and Dental Program Manager
Office of Strategic Health Policy
Wisconsin Department of Employee Trust Funds