

# Supplemental Dental Plan Recommendations



## Item 4 – Group Insurance Board

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Office of Strategic Health Policy





# Action Needed

The Department of Employee Trust Funds (ETF) recommends the Group Insurance Board (Board) contract with Delta Dental of Wisconsin (Delta) to administer the three Supplemental Dental plans, beginning January 1, 2024, through December 31, 2026.

# Plan Overview

Supplemental dental is an employee pay all program

Offered to:

- All State active employees
- All retirees (State and Local)
- Local employers have option to offer

Enrollment continues to increase

# Plan Designs

Benefit	Preventive Plan	Select Plan	Select Plus Plan
Annual deductible	None	\$100/person	\$25/person
Annual benefit maximum	\$1,000/person	\$1,000/person	\$2,500/person
Waiting period	None	None	None
Routine evaluations ,cleanings, sealants, bitewing and panoramic x-rays, fluoride treatments, pulp vitality tests	100%	No coverage	No coverage
Fillings (Amalgam)	100%	No coverage	No coverage
Anesthesia (general)	80%	50%	80%
Emergency pain relief	80%	No coverage	No coverage
Periodontal maintenance	100%	No coverage	No coverage
Crowns, bridges, dentures, implants	No coverage	50%	80%
Surgical extractions, root canals, periodontics, oral surgery	No coverage	50%	80%
Non-surgical extractions	90%	No coverage	No coverage
Orthodontics coverage	50% (Under age 19)	No coverage	50% (Any age)
Orthodontics lifetime maximum	\$1,500	No coverage	\$1,500

# Proposal Timeline

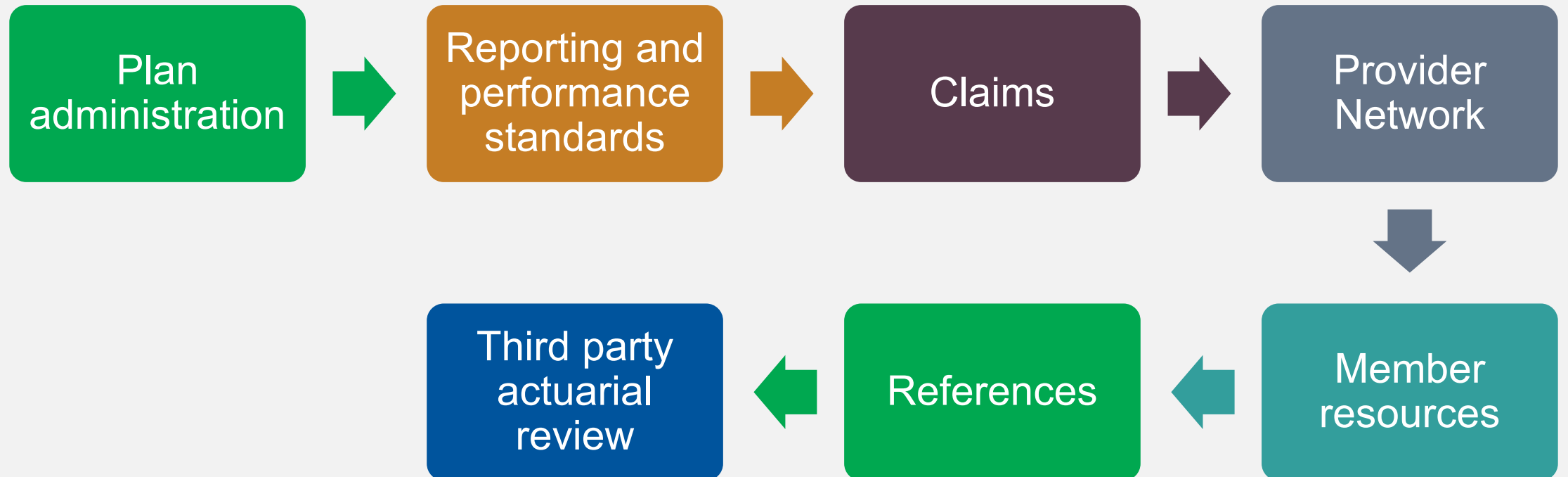


# Evaluation Committee

## 6-member Evaluation Committee

- 4 ETF Staff
- STAR Employer Representative
- UW System Representative
- 3 new members this year
- Representative from ETF Bureau of Budget, Contract Administration and Procurement (Non-voting member)

# Evaluation Process



# Proposal Received

- ETF received one proposal
- Unanimous decision





# Evaluation

Delta

- Dedicated customer service and call center
- Dedicated web site
- Large provider network
- Premiums
- Past performance

# Premiums

Members	Preventive Current	Preventive Proposed	Preventive Change	Select Current	Select Proposed	Select Change	Select Plus Current	Select Plus Proposed	Select Plus Change
Actives EE	\$34.72	\$36.10	3.97%	\$9.76	\$9.08	-6.96%	\$20.98	\$21.60	2.95%
Actives EE+SP	N/A	N/A	N/A	\$19.52	\$18.16	-6.96%	\$41.96	\$43.22	3.00%
Actives EE+CH	N/A	N/A	N/A	\$13.16	\$12.24	-6.99%	\$38.96	\$40.12	2.97%
Actives Family	\$86.80	\$90.28	4.01%	\$23.40	\$21.76	-7.00%	\$64.28	\$66.20	2.98%
Retirees EE	\$34.72	\$36.10	3.97%	\$16.22	\$15.08	-7.02%	\$31.12	\$32.06	3.02%
Retirees EE+SP	N/A	N/A	N/A	\$32.96	\$30.66	-6.97%	\$62.24	\$64.10	2.98%
Retirees EE+CH	N/A	N/A	N/A	\$22.26	\$20.70	-7.00%	\$57.58	\$59.30	2.98%
Retirees Family	\$86.80	\$90.28	4.01%	\$39.56	\$36.80	-6.97%	\$94.94	\$97.78	2.99%



# Contract Negotiations

A contract will be completed as soon as possible following the Board's approval



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**Questions?**

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# Thank you

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