

State of Wisconsin Uniform Dental Benefit

Group Insurance Board
August 16, 2023

AGENDA

- Delta Dental Overview
- Plan Design Review
- Demographics & Utilization
- Oral Health & Wellness

Delta Dental Company Values



Customer Focus



Excellence in Execution



Engagement and Empowerment



Forward Thinking



Champions of Oral Health



Integrity

Plan Design Review

Benefit Plan Design	Delta Dental PPO™	Delta Dental Premier™	Non-Contracted Dentist
Individual Annual Maximum	\$1,000	\$1,000	\$0
Deductible	\$0	\$0	\$0
Diagnostic & Preventive Services Exams, Cleanings, Fluoride Treatments, X-rays, Sealants	100%	100%	0%
Basic Restorative Services Fillings, Periodontal Maintenance	100%	100%	0%
Extractions - nonsurgical	90%	90%	0%
Orthodontic Services Up to age 19	50% \$1,500 Lifetime Max	50% \$1,500 Lifetime Max	0%
Additional Features	EBICP		-

*Deductible applies.

Refer to the Summary Plan Description (SPD) for any limitations or exclusions that may apply. Complete benefit information can be found in the SPD. If there are any discrepancies between information found here and the contract, the contract shall govern.

UDB CHANGES

2021:

No changes except deductible waiver on supplemental dental & wellness program credit for preventive dental

2022:

Add white posterior fillings

2023 & 2024:

No changes

Demographics & Utilization

CLAIMS BY COVERAGE CATEGORY

Category	2022		2021	
	Amount Paid	Amt Paid PMPM	Amount Paid	Amt Paid PMPM
Diagnostic	\$21,161,023	\$8.66	\$21,101,650	\$8.61
Preventive	\$18,445,856	\$7.55	\$18,358,223	\$7.49
Routine Fillings	\$11,901,927	\$4.87	\$10,448,310	\$4.26
Oral Surgery	\$1,816,046	\$0.74	\$1,943,872	\$0.79
Root Canals	\$1,175	\$0.00	\$1,870	\$0.00
Gum Disease Treatment	\$2,883,075	\$1.18	\$2,688,614	\$1.10
Crowns/Onlays	\$138	\$0.00	\$0	\$0.00
Bridges & Dentures	\$0	\$0.00	\$0	\$0.00
Orthodontics	\$2,771,198	\$1.13	\$2,972,426	\$1.21
Total	\$58,980,439	\$24.14	\$57,514,964	\$23.46

CLAIMS UTILIZATION & NORMATIVE DATA

Metric	2022	2021	Delta Dental Normative Data
Primary Subscribers	94,406	94,352	
Member utilization rate (treatments)	5.1	5.1	4.6
Member utilization rate (visits)	1.9	1.9	1.8
Percent of members with claims	75.3%	74.3%	70%
% Members/Annual Max Used	3.6%	2.9%	3.0%
Average Member Age	39.6	39.4	35.7
Gender (F/M)	52%/48%	52%/48%	50%/50%

FILLING UTILIZATION

Filling Category	% of Total Fillings 2021	% of Total Fillings 2022
Posterior Composite Fillings	69.3%	71.4%
Posterior Amalgam Fillings	6.9%	4.8%
Anterior Composite Fillings	23.8%	23.8%

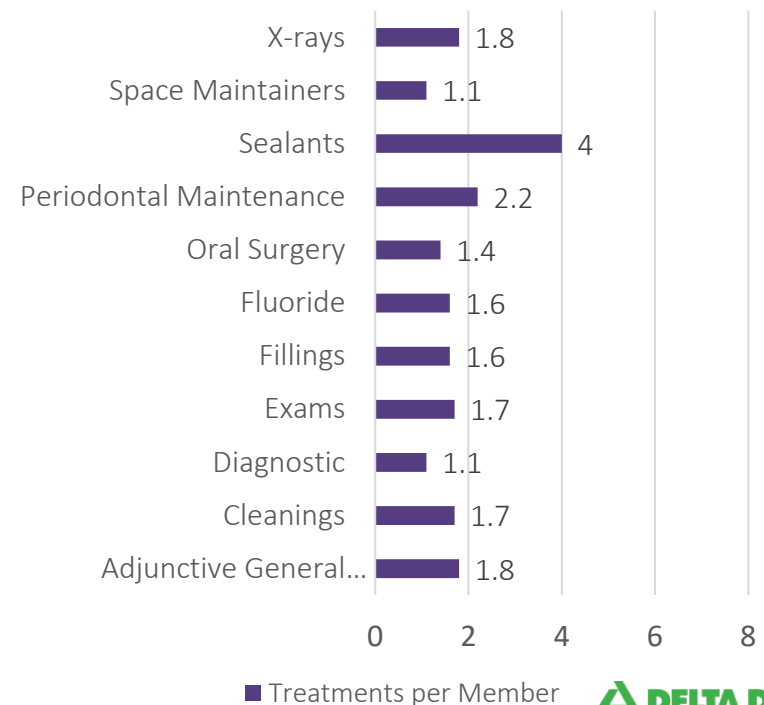
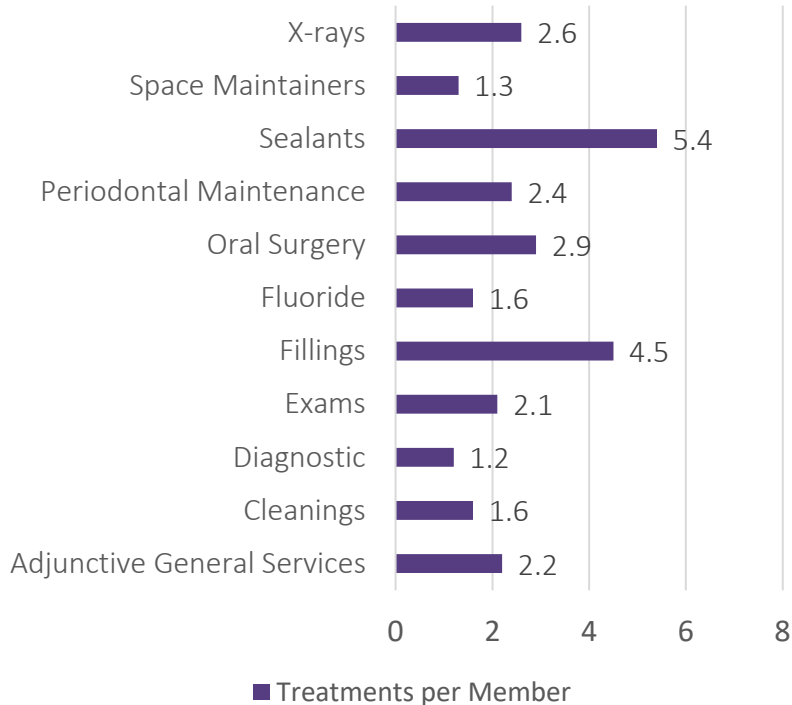
2022 UTILIZATION BASED ON MAXIMUM MET

Number of members with maximum met

5,074

Number of members with maximum not met

134,306



NETWORK UTILIZATION

Delta Dental Network	2021 Percent of Services	2022 Percent of Services
Delta Dental PPO	69.5%	69.6%
Delta Dental Premier	30.1%	30.0%
Non-Network	0.4%	0.4%

Includes all services

Oral Health & Wellness

THE IMPORTANCE OF A HEALTHY SMILE



More than **90%**
of all systemic diseases
are linked to oral health



Tooth decay is the single
MOST COMMON
chronic childhood disease



The mouth can be an
important early-warning
detection for more than
120 diseases
& conditions



An untreated cavity can
cost you more than
\$2,000
over the course of your life



Evidence-Based Integrated Care Plan (EBICP)

Condition	Additional Cleaning(s)	Topical Fluoride
Cancer-related Treatments	✓	✓
Weakened Immune Systems	✓	✓
Gum Disease	✓	✓
High-risk Cardiac Conditions	✓	
Kidney Disease	✓	
Diabetes	✓	
Pregnancy	✓	

EBICP – 2022 UTILIZATION

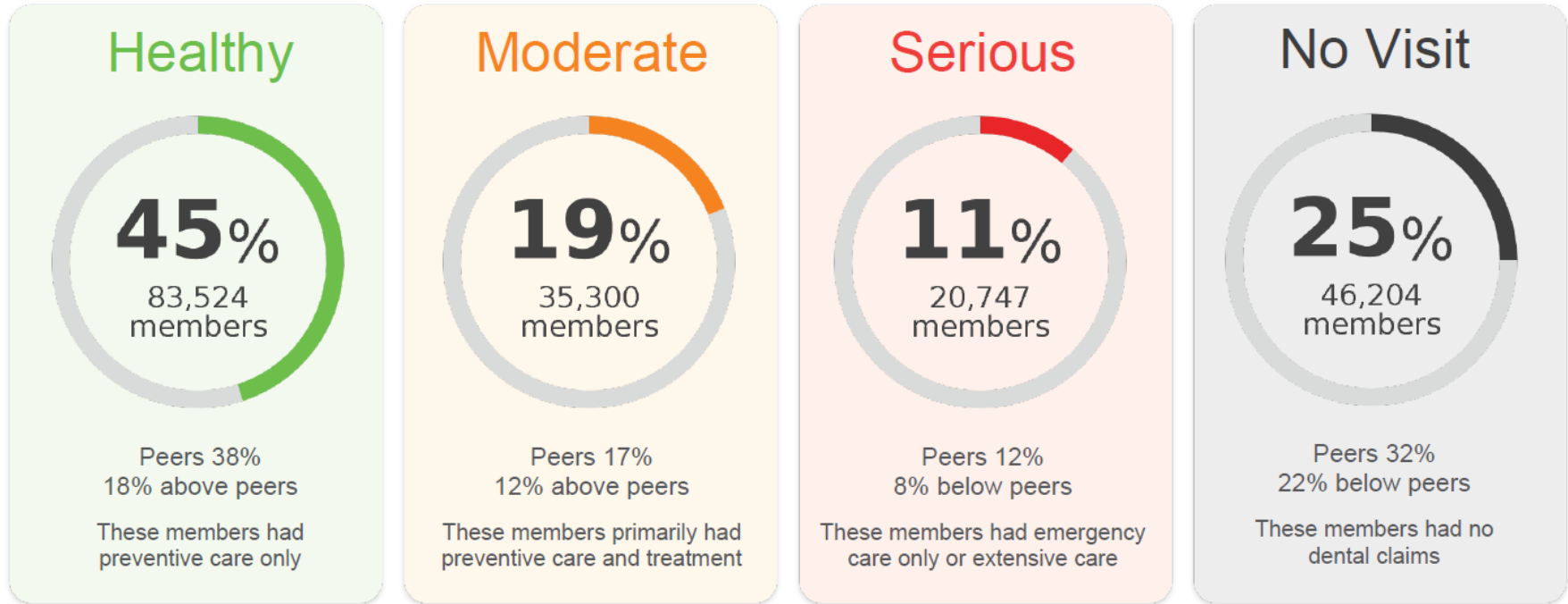
Conditions	Members signed up for EBICP	More than two cleanings in period	Fluoride applications beyond the age limitation
Gum Disease	20,986	5,985	4,443
Diabetes	903	326	-
Pregnancy	232	13	-
High-Risk Cardiac Conditions	98	34	-
Weakened Immune System	185	60	50
Kidney Disease	25	7	-
Cancer Related Chemotherapy and/or Radiation	193	49	76
Total	22,622	6,474	4,569

Total members in group as of 12/31/2022 is 203,901

SUPPLEMENTAL DEDUCTIBLE WAIVER UTILIZATION

Plan	2022			
	Number of Members Eligible for Waived Deductible	Amount of Deductible Eligible to be Waived	Number of Members with Deductibles Waived on 2022 Claims	Deductible Savings on 2022 Claims
Select Plan	13,171	\$1,340,600	1,611	\$163,300
Select Plus Plan	50,365	\$1,282,625	10,503	\$267,075
Total	63,536	\$2,623,225	12,114	\$430,375

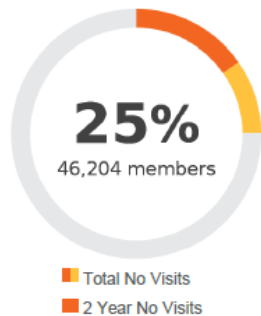
GOOD ORAL HEALTH PROFILE



*Peers are 71 groups similar to ETF, nationwide:

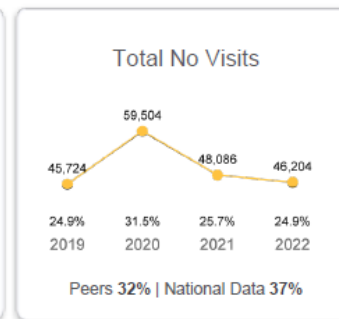
- Executive, Legislative, and Other General Government Support
- 2500+ members

No Visit Members



28,258 members have not seen a dentist for two years and may be at increased risk

- 13,444** are employees
- 23,963** are adults
- 4,295** are children



Employees



20,691 out of 86,257
13,444 No Visit for 2 years



Dependents age 0-19



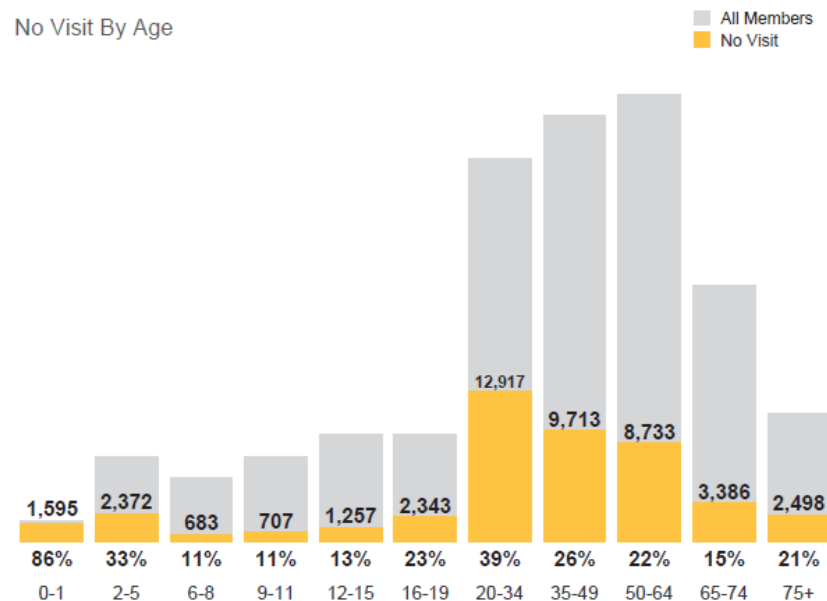
8,951 out of 41,439
4,294 No Visit for 2 years

Dependents age 20+



16,562 out of 58,079
10,520 No Visit for 2 years

No Visit By Age



ORAL-HEALTH RISK ASSESSMENT

- Helps assess personal risk of dental disease
- Makes suggestions to correct existing problems and prevent future disease



TELEDENTISTRY COVERAGE

- Members can access services through their provider or virtual visits delivered by Teledentistry.com
- Teledentistry can help members:
 - With dental emergencies that want to avoid the ER or don't have an established provider
 - Consult with a provider without leaving home or when traveling
 - Access a provider 24/7 and 365 days a year
- Learn more and FAQ available at www.deltadentalwi.com/teledentistry



DELTA DENTAL

Teledentistry Options For You

Covering you 24/7, 365 days a year

Dental emergencies don't always happen between the hours of 8 a.m. - 5 p.m. That's why Delta Dental of Wisconsin members have access to 24/7 dental care whenever and wherever they are.^{1,2} We want to make sure you're aware of additional ways to access care and use your benefits.

Your provider may already offer teledentistry appointments after hours, or you can also access Delta Dental virtual visits delivered by **Teledentistry.com**. Use a virtual visit when your provider is not available and you're:

- Having an after-hour dental issue
- Traveling and need dental assistance
- Facing a dental emergency but don't have a regular provider to call, or want to avoid using the ER

Delta Dental virtual visits are considered an in-network service.^{1,2} In addition to your consult, a **Teledentistry.com** provider can write a prescription³ and refer an in-network provider if you don't have one.

View your dental plan coverage for teledentistry (a teledentistry billing code for reference is D0140), by logging in to our member portal at deltadentalwi.com and visiting the Plan Features, Benefit Coverage & Limitations page found under the Coverage & Costs tab. If you have trouble finding the page, chat online with one of our live agents Monday - Friday, 7:30 a.m. - 5 p.m. CST.

Learn more about accessing teledentistry services by visiting deltadentalwi.com/teledentistry.

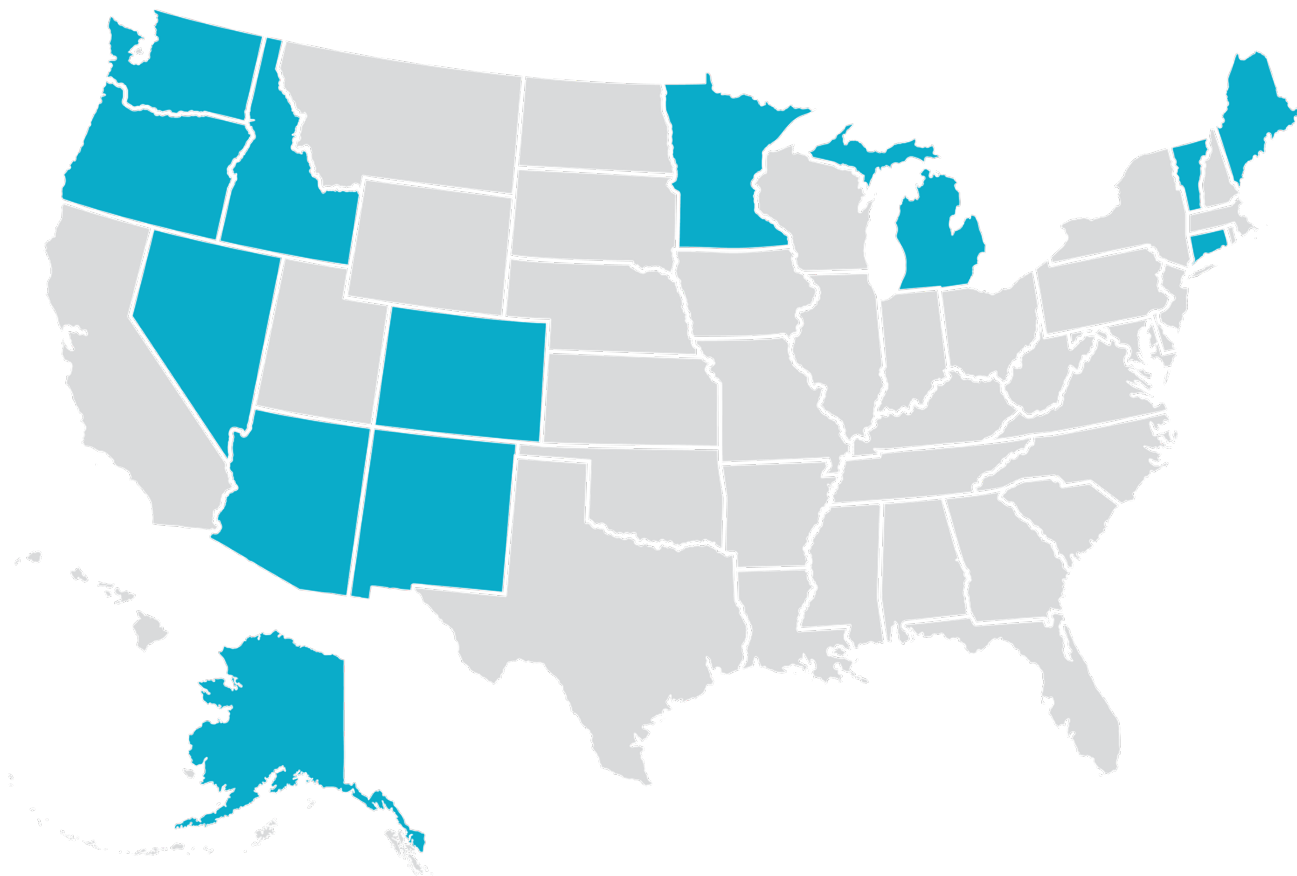
Delta Dental virtual visits are only available to Delta Dental of Wisconsin members whose plans include coverage for oral exams.
*This service supplements your current plan coverage and should be used after business hours, holidays and weekends, or when your regular dentist is unavailable. A virtual visit delivered by Teledentistry.com is counted as a problem-focused examination (D0940) under your plan and does not count as one of your regular preventive oral exams.
†Prescriptions are not available internationally.

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deltadentalwi.com

53331-2305



States that have **authorized dental therapy** in some or all settings

Source: <https://www.dentaltherapy.org/about/about-dental-therapy>



Underserved Populations

Not only do we have the strongest national networks, but we are also doing our part to ensure ongoing access into the future, especially in rural communities.

Delta Dental is **trusted by more employers** than any other dental benefits provider and is **committed to the oral health and whole-body wellness** of your employees.

Thank you for partnering with us.



Thank You