

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Out-of-network dental benefits  
**Date:** Tuesday, April 8, 2025 2:24:29 AM

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To whom it may concern:

[REDACTED]  
[REDACTED]  
[REDACTED]

Monroe Street Family Dental, a Premier Network dentist of Delta Dental for the past 15 years, has recently transitioned to an out-of-network provider due to unsustainable reimbursement rates from Delta Dental of Wisconsin. This change eliminates our ability to utilize our dental benefits at this practice.

While we appreciate the comprehensive dental benefits offered through the ETF-sponsored plan, the absence of out-of-network benefits restricts our choice of dental providers. We would likely be willing to pay for the share not covered by the Uniform Dental Benefits if out-of-network benefits were available.

It is my understanding that the ETF's exclusion of out-of-network benefits is unique, as all other major employers in Dane County who contract with Delta Dental offer out-of-network options.

Therefore, I respectfully request that you consider incorporating out-of-network benefits into the Uniform Dental Benefits plan during your next contract review. This would allow us to continue receiving care from our preferred dental provider while utilizing our dental benefits.

Thank you for your time and consideration.

Michael Swift

[REDACTED]

