

Dental, Vision & Accident Plan

For All Members and Retirees



Objectives

By the end of this presentation, you will be able to:

- Identify the difference between Uniform Dental & supplemental dental plans
- Enroll in Dental, Vision, or Accident Plan coverage, if eligible
- Change your Dental, Vision, or Accident Plan coverage
- Find member resources

Dental Benefits

- Basic coverage versus more coverage
- Eligibility & enrollment
- When to enroll or change coverage
- Finding dental providers



Step 1: Sign Up for Basic Coverage

Choose one plan to get covered for basic procedures such as cleanings, exams, fluoride treatment, fillings, and orthodontia

Uniform Dental

- Available to those enrolled in health insurance under the State of Wisconsin Group Health Insurance Program
- Mirrors your health insurance coverage
 - Example: family health + family dental
- Premium payment made with health insurance payment

Delta Dental PPO Plus Premier [™] - Preventive Plan

- Available to those not enrolled in Uniform Dental
- Offers the same coverage as Uniform Dental
- Doesn't need to mirror health insurance coverage
 - Choose from individual, individual + spouse, individual + child(ren), and family coverage levels
- Premium payment separate from Health insurance payment

Step 2: Sign Up for More Coverage

Choose one plan to add more coverage for major dental services

Delta Dental PPOTM - Select Plan

• Select plan covers services like crowns, bridges, root canals, dentures, oral surgery, and implants

Delta Dental PPO Plus Premier - Select Plus Plan

 In addition to Select plan benefits, Select Plus has a lower deductible and higher benefit maximum, offers more dental providers, and covers orthodontia for children and adults

Premium payment for supplemental dental is **separate** from Health insurance payment and basic dental coverage payment

Dental Eligibility & Enrollment



State Employees and Retirees

Eligible if elect medical coverage through the State of Wisconsin Group Health Insurance Program

(Only eligible for Preventive Plan if you are <u>not</u> enrolled in the Group Health Insurance Program)



Local Employees

Eligible if employer offers the program

Speak with your employer or check eligibility on the Local Employers

Supplemental Options page



Local Retirees

Eligible to enroll during open enrollment

Must re-enroll at retirement by completing forms:

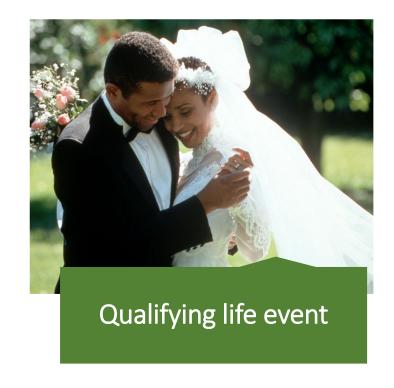
Go to the <u>Enroll or Make</u>
 <u>Changes to Dental, Vision, and</u>

 <u>Accident Plan</u> page

When to Enroll or Change Dental Coverage





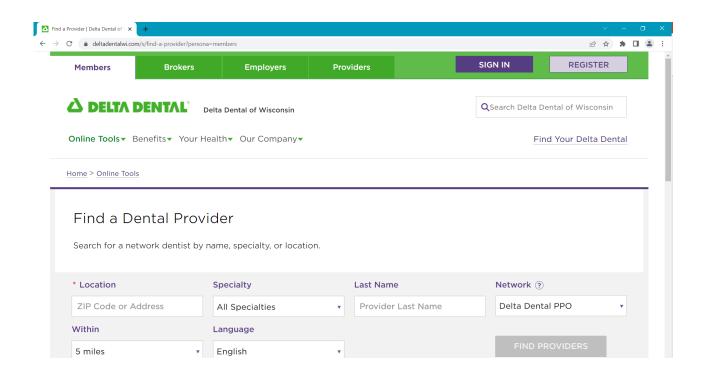


You cannot cancel your benefit election(s) mid-year without a qualifying life event

Finding Dental Providers

www4.deltadentalwi.com/state-of-wi/

- Make sure your dentist is covered
- Search for a provider at the Delta Dental website:
 - <u>Find a Dental Provider</u>
- Or call Delta Dental at:
 - 1-844-337-8383



Vision Benefits

- Coverage
- Eligibility & enrollment
- When to enroll or change coverage
- Finding vision providers



Vision Coverage

- Supplemental vision, administered by DeltaVision®, with EyeMed Vision Care
- Provides coverage for annual eye exams and allowances towards glasses or contact lenses
- See the <u>DeltaVision Overview</u> for complete coverage details



Vision Eligibility & Enrollment



State Employees and Retirees

All State employees and retirees eligible

Speak with your employer about how to enroll



Local Employees

Eligible if employer offers the program

Speak with your employer or check eligibility on the Local Employers

Supplemental Options page

Speak with your employer about how to enroll



Local Retirees

Eligible to enroll during open enrollment

Must re-enroll at retirement by completing forms:

Go to the <u>Enroll or Make</u>

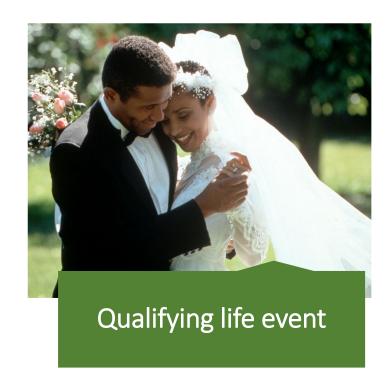
<u>Changes to Dental, Vision, and</u>

<u>Accident Plan</u> page

When to Enroll or Change Vision Coverage





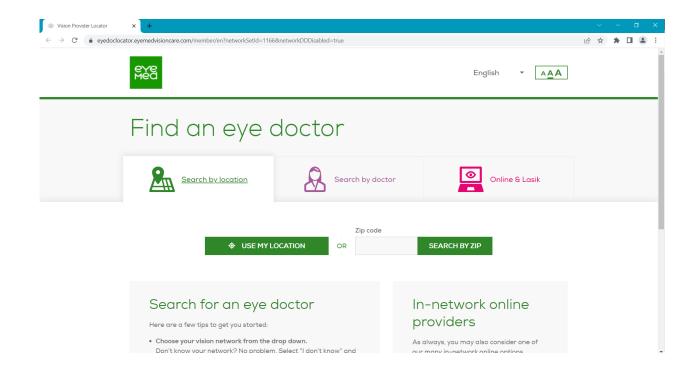


You cannot cancel your benefit election(s) mid-year without a qualifying life event

Finding Vision Providers

www4.deltadentalwi.com/state-of-wi/

- Make sure your eye doctor is covered
- Search for a provider at EyeMed:
 - Find an eye doctor
- Link to search is also located on the <u>Delta</u> <u>Dental website</u>



Accident Plan

- Coverage
- Eligibility & enrollment
- When to enroll or change coverage



Accident Plan Coverage

etf.wi.gov/insurance/accident-plan

Provides a cash payment to help cover out-of-pocket expenses regardless of any other insurance coverage. Coverage Includes:

- Concussions
- Dislocations
- Lacerations
- Fractures
- X-rays
- Emergency care
- Hospitalization

- Surgeries
- Follow-up care
- Support care
- Accidental death & dismemberment (up to \$100,000)
- And many other medical and support benefits including identity theft protection

See the <u>Accident Plan Coverage</u> page for a complete list

Accident Plan Eligibility & Enrollment

Eligibility



State employee



Local employee whose employer offers the program

Retirees may continue coverage into retirement up to age 70

Enrollment

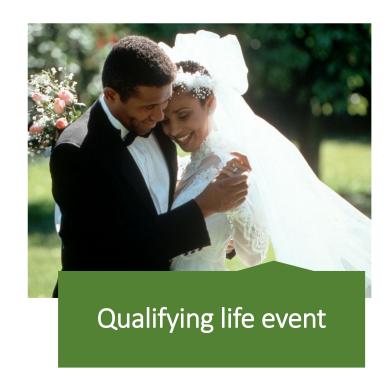
Speak with your employer about how to enroll

Different coverage levels available (individual, family, etc.)

When to Enroll or Change Accident Plan Coverage







You cannot cancel your benefit election(s) mid-year without a qualifying life event



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