



## State of Wisconsin Supplemental Insurance Program Fact Sheet 2025

The State of Wisconsin Supplemental Insurance Program is an employee pay-all optional insurance program for state active employees, state continuants and state retirees. Local retirees are eligible for Supplemental Dental and Vision Insurance only. Local Employers can offer Supplemental Dental, Vision, and the Securian Accident Plan Insurance to their active employees if the employer opts into the program.

Vendors submit proposals that are evaluated by ETF staff and an employer representative. Chosen vendors sign contracts with the Group Insurance Board yearly or bi-yearly to be ETF's supplemental insurance providers.

### How Does Each Group Make Payments?

- Active state employees pay premiums through payroll deductions.
- State continuants and all retirees pay the supplemental insurance providers directly
  - State retirees with supplemental vision insurance through DeltaVision can have their annuity deducted to pay their monthly premiums.

### Supplemental Dental Insurance

Delta Dental of Wisconsin offers three supplemental dental plans. The Delta Dental PPO Plus Premier-Preventive Plan offers the same coverage for preventive, basic and diagnostic services as the Uniform Dental Benefit (UDB). The Preventive Plan is only available to those members who are not eligible for the UDB. Members can be enrolled in both the Delta Dental PPO Plus Premier-Preventive Plan for basic dental coverage and one of the other two supplemental plans for major services.

The Delta Dental PPO-Select Plan and Delta Dental PPO Plus Premier-Select Plus Plan offer coverage for:

- Crowns
- Bridges
- Dentures implants
- Root canals
- Oral surgery
- Other major dental procedures

### What's the difference?

The difference between the two plans is their level of coverage.

The Delta Dental PPO-Select Plan has:

- \$100 per person annual deductible
- \$1,000 annual benefit maximum and covers all procedures at 50%
- Members who have this plan can see any Delta Dental PPO provider

The Delta Dental PPO Plus Premier-Select Plus Plan has:

- \$25 per person annual deductible
- \$2,500 annual benefit maximum and covers all procedures at 60%-80%
- Covers 50% of orthodontics with a \$1,500 orthodontics lifetime maximum
- Members who have this plan can see any Delta Dental provider

### Supplemental Vision Insurance

DeltaVision, in partnership with EyeMed Vision Care, offers supplemental vision coverage that includes allowances for:

- Yearly routine eye exams
- Frames
- Lenses and contacts

This policy also offers discounts on laser vision correction, sunglasses and lens enhancements.

### Securian Accident Plan

The Securian Accident Plan provides a cash benefit paid directly to active members to help cover out-of-pocket expenses regardless of health insurance coverage. Covered benefits include:

- Concussions
- Fractures
- Dislocations
- Lacerations
- Emergency Room Treatment
- X-Rays
- Hospitalization
- Surgeries
- Follow-Up Care
- Support Care
- Accidental Death & Dismemberment
- Identity Theft and Travel Assistance

## 2024 Supplemental Enrollment as of December 31, 2024

### Supplemental Dental

Includes State Active Employees, Local and State Retirees, and Local Active Employees

	Subscribers	Dependents	Total
Preventive Plan	3,603	2,814	6,417
Select Plan	13,938	13,405	27,343
Select Plus Plan	39,691	44,793	84,484

### Supplemental Vision

Includes State Active Employees, Local and State Retirees, and Local Active Employees

	Subscribers	Dependents	Total Enrollment
	58,857	58,128	116,985

### Securian Accident Plan

Includes State and Local Active Employees (does not include dependents)

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family	Total Enrollment
	13,100	6,430	3,422	9,636	32,588