



Dental Plan Enhancement

Here at the City of Wisconsin Rapids, we are proud to offer a robust benefits package that rewards you for your talents and commitment to our community. As we prepare for the 2022-2023 plan year, we want to share a couple enhancements to our dental plan.

Effective July 01, 2022, our dental plan will include Delta Dental's CheckUp Plus plan option and the Delta Dental PPO network. CheckUp Plus allows enrollees to receive diagnostic and preventative dental services without those costs getting applied to the \$1,000 individual annual maximum. CheckUp Plus lets you keep your annual maximum for the things you may need, like a root canal or crown, not the things you deserve, see the example on the attached flyer we have provided. The services listed here are under the preventative and diagnostic care and do not impact the individual annual maximum.

- Exams
- Cleanings
- Fluoride treatments
- X-rays
- Space maintainers
- Sealants
- Emergency treatment to relieve pain

Remember, you have two routine check-ups, covered at 100% each year.

The Delta Dental PPO network delivers the greatest savings, but fewer dentist belong. Under your current plan we only have the Premier network which is the largest dentist network, but the savings aren't as significant as with a Delta Dental PPO provider. Seeing either a Delta Dental PPO or Premier dentist will ensure that treatments are guaranteed, claims are directly paid and no balance-billing can occur. Be sure to check with your dentist to see if they are a Delta PPO provider, if they are, you'll see how you will end up with additional cost savings. We've included a flyer called "Choosing a Network Dentist" to show you how the savings works.








In the interim, please contact a member of human resources with any questions or concerns.

Thank you,

Choosing a Network Dentist

Discover the advantages of going to a dentist who belongs to a Delta Dental network.

With two dentist networks available, which one is right for you? The Delta Dental PPOSM network delivers the **greatest savings**, but fewer dentists belong. The Delta Dental Premier[®] network is the **largest dentist network**, but the savings aren't as significant as with a Delta Dental PPO provider. This illustration shows how **both networks save you money**. Seeing either a Delta Dental PPO dentist or Delta Dental Premier dentist will ensure that **treatments are guaranteed, claims are directly paid, and no balance-billing can occur**.

Example Savings for a Common Procedure							
	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
PPO Network	\$1,200	\$825	80%	\$660	\$0	\$165	\$375
Premier Network	\$1,200	\$985	80%	\$788	\$0	\$197	\$215
Out-of-Network	\$1,200	\$925	80%	\$740	\$275	\$460	\$0

Delta Dental PPO network	Delta Dental Premier network	Out-of-network
Delta Dental PPO network dentists have agreed to charge \$825 for the \$1,200 service, a savings of \$375. Your Delta Dental plan covers 80 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$660 and you'll pay \$165.	Delta Dental Premier network dentists have agreed to charge \$985 – a savings of \$215 compared to the fee the dentist charges non-network patients. Assuming you've met your deductible, Delta Dental will cover 80 percent of that \$985, paying \$788. You'll pay \$197. That's an extra \$32 tacked on to your share of the bill when compared to what you would have paid with a Delta Dental PPO dentist.	Out-of-network dentists have not agreed to charge a lower fee and can bill the full \$1,200. Delta Dental has set a limit on the accepted amount at \$925, which means Delta Dental's share of the tab is \$740. The dentist can bill you the difference between the maximum allowed fee and what they charge. This leaves you with a bill of \$460, which includes the \$275 the out-of-network dentist can "balance bill."



Smarter Dental Plans

CheckUp Plus™

Our CheckUp Plus™ plan option allows enrollees to get diagnostic and preventive dental services without those costs getting applied to the individual annual maximum. Preventive care saves money over the long-term by reducing the need for more expensive services.

CheckUp Plus™ lets you keep your annual maximum for the things you need, not the things you deserve.

The charts show the impact of CheckUp Plus™ on an enrollee's individual annual maximum compared to a traditional plan. Example assumes two routine check-ups, covered at 100% and a \$1,000 annual maximum.

	CheckUp Plus™	Traditional Dental Plan
Delta Dental Pays	\$300	\$300
Enrollee Pays	\$0	\$0
Maximum Remaining	\$1,000	\$700

Plan benefit and dentist charges vary.

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www.deltadentalwi.com

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YOUR DENTAL BENEFITS

Prepared for the employees of City of Wisconsin Rapids

The summary below does not cover all plan details. Further information can be found in the Summary Plan Description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

	Delta Dental PPO™	Delta Dental Premier® or Out-of-Network**
Individual Annual Maximum	\$1,000	\$1,000
Deductible - Individual/Family	\$0/\$0	\$0/\$0
Diagnostic & Preventive Exams, cleanings, fluoride treatments, X-rays, space maintainers, sealants, emergency treatment to relieve pain	100%	100%
Basic & Major Services Fillings, root canals, treatment of gum disease, extractions, oral surgery	80%	80%
Crowns, bridges, dentures, repairs and adjustments to bridges and dentures	80%	80%
Orthodontic Services Coverage Coinsurance	0%	0%
CheckUp™ Plus	Yes	Yes
Dependent Eligibility	Dependents are covered to end of year in which they turn age 26	

**Deductible applies*

***When seeing an out-of-network provider, balance billing may occur resulting in an out-of-pocket expense.*

CheckUp™ Plus allows enrollees to get diagnostic and preventive dental services without those costs getting applied to the individual annual maximum - leaving more flexibility for restorative care that might be needed later.

Need assistance? Contact Customer Service at 800-236-3712 or claims@deltadentalwi.com. Learn more at www.deltadentalwi.com.