

DENTAL BENEFITS ENROLLMENT GUIDE

No one has a smile like you.
And no one can protect it like us.

EAU CLAIRE AREA SCHOOL DISTRICT

 **DELTA DENTAL®**

Why You Need Dental Insurance

Be healthy. Save money.

Why is it important to visit the dentist regularly?

You know it's essential to brush, floss, and eat healthy. But did you know it's also important to visit the dentist regularly to spot oral-health problems early, when treatment can be easier and more affordable?

FOR YOUR BUDGET: Ward off expensive dental emergencies.

Early-detected cavities, broken fillings, and gum disease are easily treatable. If left untreated, expensive root canals, gum surgery, tooth extractions, or worse, may result.

Immediate savings

See how much you'd pay without dental insurance for some typical dental services ... and how much you can save on out-of-pocket costs with one of our dental plans.

FOR YOUR HEALTH: Spot potential health risks.

Oral health is directly linked to whole-body health. Dental professionals can spot symptoms of more than 120 diseases elsewhere in the body during a simple dental checkup.

DID YOU KNOW...

for every \$1 spent on preventive oral healthcare, as much as \$50 is saved on future emergency and restorative services?

FOR YOUR FAMILY: Start your children on the path to good oral health.

According to the Surgeon General, children miss 51 million school hours each year because of dental-related illnesses. The sooner your children begin learning good dental-health habits, the more likely they are to make going to the dentist part of their health regimen for life.

Service	Cost without dental insurance*	Value of benefit**	Savings***
Adult checkup (cleaning with exam, bitewings, and no fluoride application)	\$190	100%	\$190
Child checkup (cleaning with exam, bitewings, and fluoride application)	\$200	100%	\$200
Full series X-rays	\$100	100%	\$100
Filling (adult, three surfaces)	\$128	80%	\$102.40
Full crown	\$832	50%	\$416
Root canal (molar)	\$803	50%	\$401.50

*Costs represent typical dental fees charged in the state of Wisconsin, from healthcarebluebook.com. Fees may vary by location and dentist. **Plan design shown has 100/80/50 coverage. ***Savings shown reflect amount paid after deductible has been met. The plan will pay for all services up to your annual maximum.

Dental Savings Example

The difference dental insurance can make:

Amy and Josh

Here is an example of how Delta Dental insurance can save you money.

Amy has dental insurance through Delta Dental. Last year, she visited the dentist twice for a checkup*, and once for a filling. Using the chart shown on the previous page, Amy paid approximately \$26.

Unfortunately, Josh didn't have dental insurance. He also visited the dentist twice for checkups, and once for a filling. He had to pay \$508 out-of-pocket.

Amy's out-of-pocket costs:

\$26



Josh's out-of-pocket costs:

\$508



How Delta Dental Provides You Value

Access broader dentist networks.
Save more money.

Dental insurance from Delta Dental can help you and your family save money every time you see the dentist, whether for preventive checkups and cleanings or unexpected expenses like fillings or crowns.

Delta Dental offers two dental networks: Delta Dental PPO and Delta Dental Premier. Both save you money.

Dentists who belong to the Delta Dental PPO network offer the lowest discounts. And the Delta Dental PPO

DID YOU KNOW...

9 OUT OF 10

Wisconsin dentists are in a Delta Dental network?

network has more places for you to see the dentist than any other PPO network.

Dentists who belong to the Delta Dental Premier network also agree to discounts – just not as deep. But the network is much broader; more than 90 percent of Wisconsin's dentists belong to the Delta Dental Premier network – and 81 percent nationally. The Delta Dental Premier network is the nation's largest dentist network.

Delta Dental offers two dental networks. Both save you money.



Delta Dental PPO Dentists
(Accept reduced fees – saving you the most money)

Delta Dental Premier Dentists
(Accept reduced fees, but not as low as PPO dentists)

Out-of-Network
(No agreed-upon discounts)

Both networks provide you with the following:



Treatment guarantees

Dentists agree to repair or replace dental restorations should they fail within 24 months.



No balance-billing

Dentists agree to a maximum fee – if their normal charge is higher than the maximum fee, they can't pass the balance on to you.



Claims processing

Dentists file claims on your behalf. Payments go directly to the dentist. No work for you!

Start Saving With Wisconsin's No. 1 Dental Plan

Experience award-winning customer service.



Delta Dental has been recognized for having industry-leading customer service, and was named North America's No. 1 call center (small-sized category) by BenchmarkPortal at Purdue University.

Delta Dental's customer-service statistics are exceptional:

- It takes an average of 23 seconds to connect with a Benefit Advisor by phone
- 98% of inquiries are resolved on the first call
- The average claim is processed within 14 days at an accuracy rate that exceeds 98%
- Benefit Advisors average nine years of customer-service experience



How do I contact a benefit advisor?

Call our enrollment hotline at **800-236-3712**. between 7:30 a.m. and 5 p.m. Central Time, and one of our highly skilled Benefit Advisors will answer.

How do I enroll in the plan?

Complete a Delta Dental enrollment form and give it to your benefits representative.

When will I receive my ID card?

We try to mail benefit cards within a week of receiving enrollment paperwork (but the card is not required to receive benefits).

Are there any waiting periods?

Unless otherwise specified, there are no waiting periods before you can obtain benefits.



Finding a Network Dentist

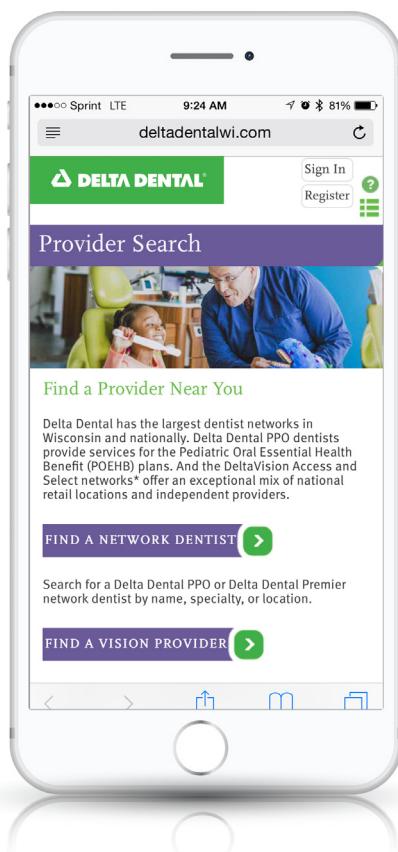
A simple search tool to help make you smile.

At Delta Dental of Wisconsin, our dentist directories are accessible online, via our mobile app, and by phone.

Delta Dental has more than 145,000 participating dentists in our networks across the United States. More than three-fourths of U.S. dentists belong to a Delta Dental network.

on the web

- Go to www.deltadentalwi.com and select “Find A Network Dentist” from the “Provider Search” tab. Enter your city and state, or ZIP code. Additional search criteria allows you to search for dentists by their last name or practice name, and ZIP code.
- Dentist listings will appear, with network affiliation (Delta Dental PPO or Delta Dental Premier) noted. You can then narrow your search to Delta Dental PPO or Delta Dental Premier network dentists only, and narrow or broaden your search radius.
- You can also refine your search by specialty, gender, language spoken, and hours of operation.
- Your search results can be sorted by distance, name, city, or zip code. This list can be printed, emailed, or saved as a PDF.



by phone

From a touch-tone phone, call **800-236-3712** and follow the automated instructions. Participating dentists are searched by ZIP code.

mobile app

Delta Dental’s mobile app is available for smart phones and tablets using iOS (Apple) or Android. To download and install the app on your device, visit the App Store or Google Play and search for “Delta Dental.” Once you’ve found a dentist that fits your needs, save your dentist to your contacts, call to schedule a visit, or get directions to their office with the touch of your finger.

Connect With Us



www.deltadentalwi.com

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Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) provides **extra benefits for individuals with certain medical conditions** that have oral health implications. Research has shown that increased frequency of cleanings and/or topical fluoride applications greatly impact oral health, and sometimes play a role in managing conditions such as:

Cancer therapy



Oral health tends to be a difficult challenge for some cancer patients. Oral pain, gum infections, rapid tooth decay and dry mouth are among the side effects associated with radiation and chemotherapy.**

Periodontal disease



Studies have shown that a greater frequency of maintenance can reduce the need for repeating periodontal surgery.**

Diabetes



Evidence has shown a greater prevalence, incidence, severity, extent and/or progression of periodontal disease in individuals with diabetes.*

Pregnancy



Pregnant women are more susceptible to periodontal disease. It is beneficial for pregnant women to maintain good oral health.*

Smarter Dental Plans

Evidence-Based Integrated Care Plan (EBICP)

High-risk cardiac conditions



Maintaining good oral health and eliminating oral disease decreases a cardiac-risk patient's chances of contracting Infective Endocarditis (IE), a disease where bacteria colonize in the tissues of the heart.*

Suppressed immune systems



Oral complications can increase both treatment costs and morbidity rates in individuals with suppressed immune systems. Even common conditions like dry mouth and dental decay can be indicators of more serious problems.**

Kidney failure or dialysis



Studies have shown that individuals with kidney disease have a higher prevalence of periodontal disease and tooth loss, and that the severity of these oral health issues is typically related to the level of kidney dysfunction.*

*additional cleanings

**additional cleanings and topical fluoride treatments

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SS300A-1607



Delta Dental Mobile App

Manage your dental benefits
anytime, anywhere.

We've designed our mobile app to make it easy for you to get the most out of your dental benefits. Maximize your oral health, wherever you are! Find a dentist, check claims and coverage, view ID cards, and more, right on your mobile device.

getting started

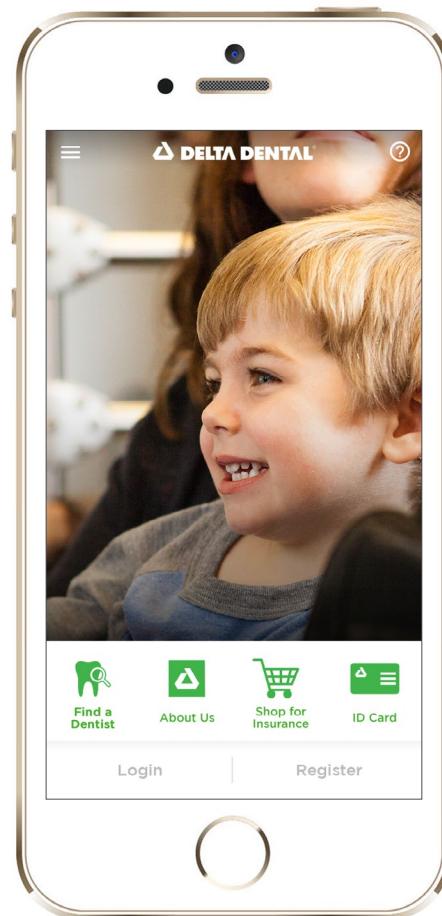
Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at right. You will need an internet connection to download and use most features of our free app.



SCAN TO DOWNLOAD
THE DELTA DENTAL
MOBILE APP

logging in to view benefits

Delta Dental subscribers can log in using the username and password used to log in to our secure website. If you haven't registered for an account yet, you can do that within the app. If you've



forgotten your username or password, you can also retrieve these via the Delta Dental Mobile App.

using the app without logging in

Anyone can use the Delta Dental Mobile App without logging in to find a dentist, access our toothbrush timer, and cost estimator.

Connect With Us

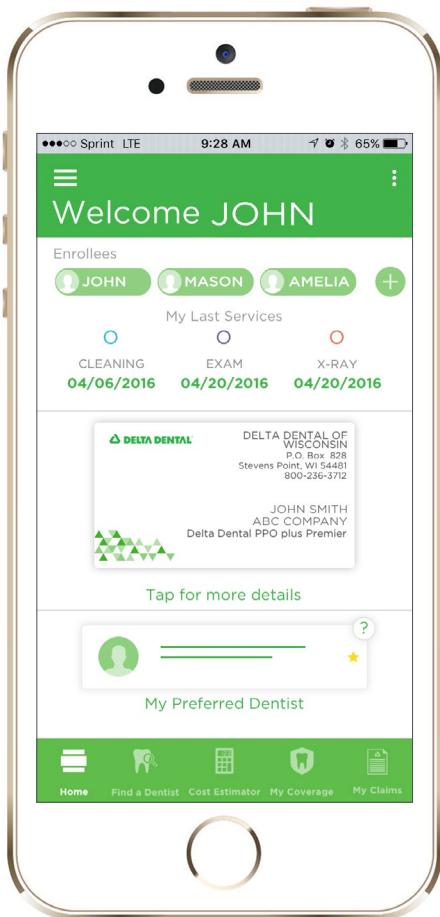


www.deltadentalwi.com

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Delta Dental Mobile App Features

Log in to access the full range of tools and resources.



mobile ID card

Email your ID card to plan dependents from your phone, or easily save it to your device for quick access, including Apple Passbook and Google Wallet.

my coverage and my claims

View information on your dental plan and coverage details, and check the status of claims for you and your dependents. Easily add your dependents to your account so you can access the whole family's coverage in one spot.

find a dentist

It's easy to find an in-network dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.

dental care cost estimator

(Not available in all geographic areas.)

Find out what to expect with our Dental Care Cost Estimator. Our easy-to-use tool provides estimated cost ranges on common dental procedures for dentists in your area. Select your dentist for tailored cost estimates.

Secure Access to Your Benefits

You must log in each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

toothbrush timer

Help your family keep up with their oral health routine by using this handy tool. Our timer counts down for two minutes while reminding you to brush each tooth.

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www.deltadentalwi.com

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Please note information displayed may vary based on your particular coverage. For more information on your coverage, log in to the Member Connection at www.deltadentalwi.com, or contact us at 800-236-3712.



Your Dental Benefits

Specially Prepared for the Employees of *Eau Claire Area School District* July 1, 2019

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.

Benefit Plan Design	Delta Dental PPO	Delta Dental Premier
	When you see a Delta Dental PPO dentist	When you see a Delta Dental Premier or any other dentist
Individual Annual Maximum	\$1,250	\$1,250
Deductible	Individual Family	\$50 \$150
Dependent Eligibility		
Dependents are eligible through the end of the month in which they attain age 26; except as noted for orthodontics		
Diagnostic & Preventive Services		
Exams	100%	100%
Cleanings	100%	100%
Fluoride treatments	100%	100%
X-rays	100%	100%
Space maintainers	100%	100%
Sealants	100%	100%
Emergency treatment to relieve pain	100%	100%
Deductible applies	No	No
Basic & Major Services		
Fillings	100%	100%
Endodontics – nonsurgical	100%	100%
Endodontics – surgical	100%	100%
Periodontics – nonsurgical	100%	100%
Periodontics – surgical	100%	100%
Extractions - nonsurgical	100%	100%
Extractions - surgical and other oral surgery	100%	100%
Crowns, inlays, onlays	80%	80%
Bridges and dentures	80%	80%
Repairs and adjustments to bridges and dentures	80%	80%
Implants	80%	80%
Deductible applies	Yes	Yes
Orthodontic Services		
Coverage copayment	50%	50%
Individual annual maximum	\$1,000	\$1,000
Dependents eligible to age	25	25
Adult ortho	Yes	Yes
Deductible applies	No	No
Special Plan Provisions (see following pages for more information)		
Evidence-Based Integrated Care Plan	Yes	Yes



Specially prepared for the employees of Eau Claire Area School District

A Better PPO from Delta Dental

Delta Dental is the nation's largest and oldest dental-benefits specialist built on the guiding principle that dental benefits should be simple and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal. Combined, member companies of the Delta Dental Plans Association serve more than 59 million people in nearly 97,000 groups nationwide.

With some PPO plans, you don't get much choice of providers. And if you go out of network, your provider may balance-bill you. But your Delta Dental PPO plan is different. The Delta Dental PPO network, with more than 165,000 dentist locations nationwide, is backed by the Delta Dental Premier network, with more than 247,000 dentist locations nationwide – almost 80% of the nation's dentists. Your lowest out-of-pocket costs come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Delta Dental Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

Your Delta Dental PPO		
PPO Network	Delta Dental Premier "Safety Net"	Non-network
Other PPOs		
PPO Network	Non-network: No protection from balance-billing	

PPO Savings, With A "Safety Net"	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Dentist's Normal Fee	\$720	\$720	\$720
Allowed Amount	\$590	\$680	\$680
Dentist Fee Adjustment Due to Delta Dental Agreement	\$130	\$40	None
80% Benefit Paid by Plan	\$472	\$544	\$544
Patient Responsibility	\$118	\$136	\$176

Advantages of Delta Dental Network Dentists	Noncontracted Dentists	
	Delta Dental Premier Network Dentists	Delta Dental PPO Network Dentists
Agreed-to fee ceilings (no balance-billing): Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.	✓	✓
Additional fee schedule savings: Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.	✓	
Convenient claims processing: Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.	✓	✓
Treatment guarantees: Examples -- Repair or replace dental restorations should they fail within 24 months.	✓	✓

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta Dental at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

Delta Dental's Website

www.deltadentalwi.com has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

Visit www.deltadentalwi.com for eligibility, claims or dentist information.

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!



Specially prepared for the employees of Eau Claire Area School District

Special Plan Provisions

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include:
 - Diabetes
 - Pregnancy
 - Specific heart conditions that pose a risk of certain types of infection
 - Kidney failure or dialysis
 - Suppressed immune system
 - Cancer therapy
 - Periodontal disease
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at www.deltadentalwi.com, or by calling 800-236-3712.
- Learn more at www.deltadentalwi.com/your-health/medical-conditions.



www.deltadentalwi.com

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