

DENTAL BENEFITS
ENROLLMENT
GUIDE

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

 **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.

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.

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.

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.

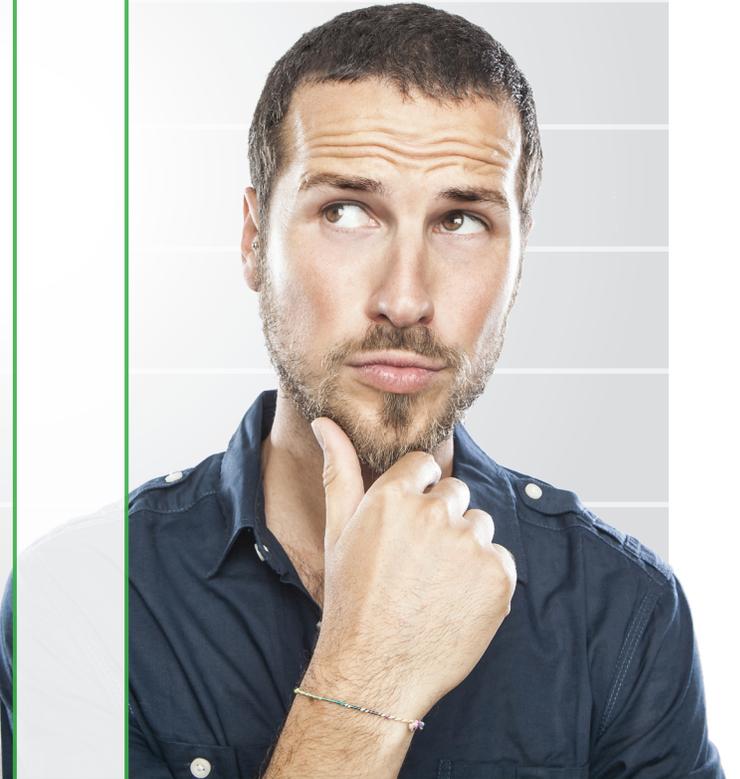
Unfortunately, Josh didn't have dental insurance. He also visited the dentist twice for checkups, and once for a filling. He had to pay \$508 out-of-pocket.

Amy's out-of-pocket costs:

\$26

Josh's out-of-pocket costs:

\$508



How Delta Dental Provides You Value

Best of both worlds:
Nationwide network, local service.

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 PPOSM 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

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 81 percent of dentists nationally – and more than 90 percent in Wisconsin – belong to the Delta Dental Premier network. The Delta Dental Premier network is the nation's largest dentist network.

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



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!

Finding a Network Provider

A simple search tool to help make you smile.

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

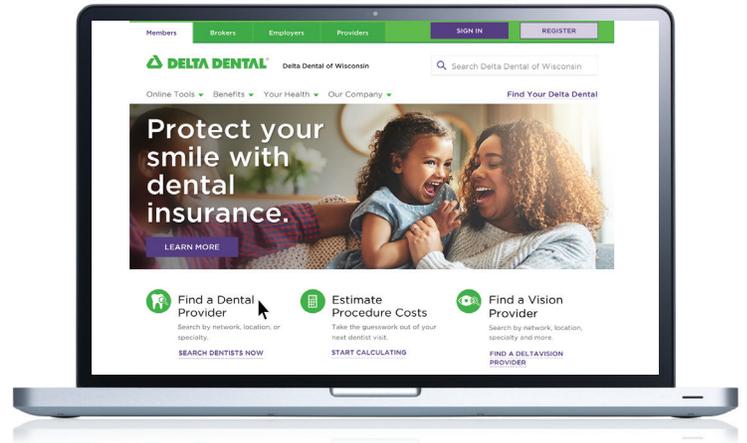
Delta Dental has more than 154,000 participating providers in our networks across the United States. In the U.S., 8 out of 10 dentists belong to a Delta Dental network.

on the web

- Go to www.deltadentalwi.com and select “Find A Dental Provider.”
- Enter your search criteria including network type* and click the “Find Providers” button.
- You can filter your results by gender and other preferences, or search again.

by 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 the app on your device, visit the App Store or Google Play and search for “Delta Dental.”

- Log in to the mobile app and select “Find a Dentist.”
- Choose your network* (Delta Dental PPO or Delta Dental Premier) from the dropdown menu.
- Search by address or current location.

Once you’ve found a dentist, save your dentist to your contacts, call to schedule a visit, or get directions to their office with the touch of your finger.

*Log in to your account at www.deltadentalwi.com to verify your plan designs and network options.

Start Saving With Delta Dental

And experience award-winning customer service.



Delta Dental has been recognized for having industry-leading customer service 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 99%



Are there any waiting periods?

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



When will I receive my ID card?

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



How do I contact customer service?

Call **800-236-3712** between 7:30 a.m. and 5 p.m. Central Time, and one of our highly skilled Customer Experience Specialists will answer.



Your Dental Benefits

Specially Prepared for the Employees of *Eau Claire Area School District*

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 <small>When you see a Delta Dental PPO dentist</small>	Delta Dental Premier <small>When you see a Delta Dental Premier dentist</small>	Noncontracted <small>When you see a noncontracted dentist</small>
Individual Annual Maximum	\$1,250	\$1,250	\$1,250
Deductible	Individual \$50 Family \$150	\$50 \$150	\$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%	100%
Cleanings	100%	100%	100%
Fluoride treatments	100%	100%	100%
X-rays	100%	100%	100%
Space maintainers	100%	100%	100%
Sealants	100%	100%	100%
Emergency treatment to relieve pain	100%	100%	100%
Deductible applies	No	No	No
Basic & Major Services			
Fillings	100%	100%	100%
Endodontics – nonsurgical	100%	100%	100%
Endodontics – surgical	100%	100%	100%
Periodontics – nonsurgical	100%	100%	100%
Periodontics – surgical	100%	100%	100%
Extractions - nonsurgical	100%	100%	100%
Extractions - surgical and other oral surgery	100%	100%	100%
Crowns, inlays, onlays	80%	80%	80%
Bridges and dentures	80%	80%	80%
Repairs and adjustments to bridges and dentures	80%	80%	80%
Implants	80%	80%	80%
Deductible applies	Yes	Yes	Yes
Orthodontic Services			
Coverage copayment	50%	50%	50%
Individual annual maximum	\$1,000	\$1,000	\$1,000
Dependents eligible to age	25	25	25
Adult ortho	Yes	Yes	Yes
Deductible applies	No	No	No
Special Plan Provisions (see following pages for more information)			
Evidence-Based Integrated Care Plan	Yes	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
50% Benefit Paid by Plan	\$295	\$340	\$340
Patient Responsibility	\$295	\$340	\$380

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): <i>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.</i>	✓	✓	
Additional fee schedule savings: <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i>	✓		
Convenient claims processing: <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i>	✓	✓	
Treatment guarantees: <i>Examples -- Repair or replace dental restorations should they fail within 24 months.</i>	✓	✓	

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.



Delta Dental of Wisconsin
2801 Hoover Road
P.O. Box 828
Stevens Point, WI 54481
800-236-3713



www.deltadentalwi.com

BR211A-1906