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CORRESPONDENCE MEMORANDUM

DATE: August 18, 2005
TO: Group Insurance Board
FROM: Arlene Larson, Manager, Self-Insured Health Plans
SUBJECT: Plan Changes to the Optional Dental Benefits

This memo is provided to advise the Board of several plans who have proposed changes to their dental coverage effective January 1, 2006.

This is for informational purposes only, no Board action is required.

As described below, the plans Group Health Cooperative-Eau Claire, Physicians Plus, and Unity Community have notified us that they will be expanding their benefits for our members. This is consistent with our experience over the past several years, in which the trend has been to increase dental benefits. WPS's Patient Choice plan, newly offered for 2006 to State members, will include dental benefits. Humana will be reducing benefits. Dean Health Plan and Health Tradition are changing their benefit structure with minimal impact to our members. Atrium Health Plan, which has been purchased by CompCareBlue and is in the process of being acquired, is changing their dental benefits to coincide with CompCareBlue's. Benefit outlines as provided from the plans are attached.

Plans offering benefit increases:

Group Health Cooperative-Eau Claire: This plan is adding orthodontia services at 50% coverage limited to \$600 per member per calendar year with a \$1200 lifetime maximum

Physician's Plus is adding coverage for dentally appropriate, currently non-covered 'other services' at 50% up to \$250 per year. Examples of these types of services are crowns on back teeth, bridges, dentures, or a necessary, a third annual exam.

Unity Community is increasing its dental benefit by adding coverage for:

- space maintainers, sealants, emergency pain treatment, and basic restorative that accumulate to the existing \$1,000 annual maximum
- Orthodontic treatment covered at 50% up to a lifetime maximum of \$1,500 for children to age 19

Reviewed and approved by Tom Korpady, Division of Insurance Services.

Signature _____

Date _____

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Newly offered dental benefits for State members:

WPS Health Insurance Patient Choice 1 and 2 is offering dental coverage.

- There will be a deductible of \$25 single, \$75 family and a maximum benefit limitation of \$500. All services are subject to the deductible.
- Diagnostic and preventative services are paid at 100%.
- Basic restorative services are covered at 50%.
- Orthodontia for dependents covered at 50% up to age 25 for students. The orthodontia lifetime maximum is \$1,200.

Plans offering benefit decreases:

Humana will implement a deductible of \$25 per single, \$75 per family to existing benefits.

Plans Changing their benefit structure:

Dean Health Plan is converting their existing dental program to a Preferred Provider Option. While benefits in- and out-of Delta's Premier network are the same, members would see savings when they go in-network as those providers have greater discounts and so the member's out-of-pocket costs for items such as basic restorations and orthodontia would be less.

Health Tradition: While this plan continues to have a low maximum annual benefit of \$500, they will allow this amount to apply to crowns, dentures and bridges. However, as part of their provider negotiations on this addition, some providers have required that Usual, Customary & Reasonable pricing will no longer apply to more expensive services, so some of our members may have greater out-of-pocket costs.

As of the writing of this memo, the sale of Atrium to CompcareBlue Northwest is not final, however, it is likely that the sale will go through. If Atrium is acquired by CompcareBlue Northwest, the following dental changes would occur.

Atrium Health Plan: This plan is aligning its dental benefits to match those of CompcareBlue Northwest. They will no longer offer dental coverage to Local Employers. For State employers, benefits will be (as CompcareBlue Northwest's):

- Diagnostic and preventative services are paid at 100%.
- For amalgam fillings, discounts up to 20% from certain providers would be passed back for services when the contracted providers are used
- Orthodontia discounts up to 20% from providers would be passed back for services when such providers are used, up to a maximum benefit of \$1,250.
- Sealants would no longer be covered.

Attachments