



# City of Madison

Human Resources Department

Date: September 30, 2024

## 2025 Delta Dental Insurance Enrollment

Coverage is effective January 1, 2025

**2025 Annual Open Enrollment Period is September 30, 2024 through October 25, 2024, 4:30 pm**

Group dental insurance plan information for the 2025 plan year is available on the City of Madison Human Resources Benefits website at <https://www.cityofmadison.com/human-resources/benefits/open-enrollment>, including a Summary of Benefits. Hourly and Seasonal employees are not eligible to participate in the dental insurance plan.

**To continue with your existing coverage, you do not need to take any action.**

**Existing coverage will carry forward to 2025 unless you request changes or cancellation.**

### OPEN ENROLLMENT, MAKING CHANGES, OR CANCELLING COVERAGE

Open enrollment dental enrollments, changes, and cancellations will be made online through Employee Self Service (ESS) by logging into your account at [ess.cityofmadison.com](http://ess.cityofmadison.com). Click the Login icon in the upper-right corner of the screen to enter your login credentials. Your username is your Employee Number, which can be found in the upper-left corner of your paycheck. The first time you log in to ESS, your password will be the last four digits of your Social Security Number. Note: If you need assistance resetting your password, please contact City IT at (608) 266-4193.

- If you enroll in dental coverage, you are committed to being enrolled in the plan for the entire year. Employees may not withdraw from the dental plan in the middle of the year, except in the case of a qualifying event.
- List all family members to be covered, including dates of birth.
- If you are currently enrolled in the dental plan and want to make changes or cancel coverage, you must submit changes via Employee Self Service (ESS) during the open enrollment period. Once the new plan year starts, you may only enroll, make a change, or cancel coverage if you experience a qualifying event (family status change or eligibility change) and if the request is received within 30 calendar days of the qualifying event (60 calendar days for birth/adoption).
- If you elect to cancel dental coverage during the open enrollment period, your existing coverage will end effective December 31, 2024.
- Enrollment and change requests received outside of the open enrollment period or beyond 30 days from the qualifying event (60 days for birth/adoption) will be denied.
- If you enroll in or make changes to dental coverage during the open enrollment period, it is strongly encouraged that you review your December 20, 2024, paycheck to ensure that the correct premium amount for January's coverage is being deducted for the coverage that you elected.
- Please note: The City of Madison's group dental insurance plan number is 502.

#### 2025 Monthly Dental Premiums:

Premiums are deducted from the second paycheck of each month for the following month's coverage.

Single (Employee only):	\$38.25
Employee + Spouse:	\$87.50
Employee + Child(ren):	\$88.22
Family (Employee + Spouse + Child(ren)):	\$132.82

## DENTAL INSURANCE PLAN FEATURES

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 as well. Details of these provisions are addressed in the policy amendments provided with your dental plan handbook. Hard copies of the dental plan handbook and its amendments are available upon request. Electronic copies may be found on the City of Madison Benefits website.

Below is a brief summary.

**Check-up Plus – Promoting Wellness:** With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum (diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments). The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services. Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.

**X-ray Frequency:** Experts at the Department of Health and Human Services, the Food and Drug Administration and the American Dental Association recommended that patients at a low risk of chronic diseases such as cavities and periodontal disease receive less frequent exposure to dental x-rays. In line with these recommendations, this dental plan will allow bitewing x-rays one time per 12-month period and full-mouth x-rays once each 5 years for all patients.

**Evidence-Based Integrated Care Plan (EBICP):** Delta Dental of Wisconsin's 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 does not require that medical claims be filed. EBICP requires self-enrollment by the patient or their dentist at Delta Dental's website, or by calling 800-236-3712.

Learn more at <https://www.deltadentalwi.com/s/additional-benefits>

## CONTACT INFORMATION

If you have questions about the Delta Dental plan, please contact Taylor Buccelli, our dental plan Account Manager at Risk Strategies Co., by phone at 608-203-3877 or via email at [tbuccelli@risk-strategies.com](mailto:tbuccelli@risk-strategies.com). You may also contact Delta Dental Customer Service directly at 800-236-3712.

Other City benefits questions may be directed to Human Resources at 608-266-4615 or [benefits@cityofmadison.com](mailto:benefits@cityofmadison.com).

- Agency payroll clerks, Human Resources or Central Payroll staff are also available to assist with online enrollment.
- **Dental coverage is not available through the City's health insurance program. If you would like dental coverage, you must enroll in the separate dental insurance plan.**

### Informational / Drop In Session:

October 11, 2024

Madison Municipal Building, 215 Martin Luther King Jr. Blvd.

- Room 204 8:30 – 4:00 pm HR Staff available to assist in the Open Enrollment process
- Room 215 11:30 – 3:30 pm Resource fair with health, dental, vision and flex spending providers