# Dental & Vision Benefits

For: Dane County IAC



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# **Dental Plan**



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### THE IMPORTANCE OF REGULAR DENTAL CARE

- Regular dental care saves you money!
  - For every \$1 spent on preventive dental care, you can save up to \$50 in future dental restorative costs (like cavities, root canals, and dental emergencies)
- Your dentist can detect up to 120 diseases during a routine oral check-up!

### WHY SHOULD YOU SEE A NETWORK DENTIST?



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### Two dental networks: Delta Dental Premier® + Delta Dental PPO<sup>SM</sup>



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### **PPO VS PREMIER SAVINGS EXAMPLE**

Example Savings for a Common Procedure							
	Estimated Charge	Maximum Allowed Fees	Percentage Paid by Delta Dental	<b>Д регл рентлі:</b> Amount Delta Dental Pays	Amount Dentist can Balance Bill	Total Amount You Pay	Your Total Cost Savings
PPO Network	<sup>\$</sup> 1,200	<sup>\$</sup> 825	80%	<sup>\$</sup> 660	\$O	<sup>\$</sup> 165	\$375
Premier Network	\$ <b>1,2</b> 00	<sup>\$</sup> 985	80%	<sup>\$</sup> 788	\$ <b>O</b>	<sup>\$</sup> 197	\$215
Out-of- Network	\$1,200	<sup>\$</sup> 925	80%	\$ <b>74</b> 0	<sup>\$</sup> 275	<sup>\$</sup> 460	\$O

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### DENTAL PLAN OFFERING

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Benefit Plan Design	Delta Dental PPO	Delta Dental Premier	Non-Network Dentist
Individual Annual Maximum	\$2,000	\$2,000	\$2,000
Deductible (single/family)	\$25/\$75	\$25/\$75	\$25/\$75
Diagnostic & Preventive Services (cleanings, exams, xrays)	100%	100%	100%
<b>Basic Services</b> (Sealants, Fillings, Extractions, Oral Surgery, Endodontics and Periodontics)	80%*	80%*	80%*
Major Restorative Services (Crowns, Bridges, Dentures, Implants)	80%*	80%*	80%*
Orthodontic Services (including adults))	50% to \$2,000*	50% to \$2,000*	50% to \$2,000*
Special Plan Provisions		EBICP	

\*Deductible applies

### EVIDENCE BASED INTEGRATED CARE PLAN (EBICP)

# EBICP provides additional preventive benefits for those who need them most.



Condition	Additional cleaning(s)	Topical fluoride
Cancer-related treatments	$\checkmark$	>
Weakened immune systems	$\checkmark$	<
Periodontal (gum) disease*	$\checkmark$	$\checkmark$
High-risk cardiac conditions	$\checkmark$	
Kidney failure or dialysis	$\checkmark$	
Diabetes	$\checkmark$	
Pregnancy	$\checkmark$	

\*Deductible applies

### **BENCHMARKING / NORMS**

Delta's book of business (minus pooled accounts) \$1,000 annual max (44%) \$50 deductible (47%) 50% major coinsurance (62%) \$1,500 ortho (34%) (adult ortho = only 20%)

Delta's 1000+ business \$1,500 annual max (33%) \$50 deductible (48%) 50% major coinsurance (55%) \$1,500 ortho (42%) (adult ortho = about 50%)

### **HEARING AID DISCOUNT**

Discounts available through Amplifon

- Free hearing screening
- 60-day no-risk trial
- Lowest price guarantee
- No interest financing
- 3 year warranty



### **VISION DISCOUNT**

All Delta Dental enrollees receive a Vision Discount Card, offering savings on optical costs (up to 35%)

- Access to thousands of private practice and retail providers nationwide
- Choice of any product, including designer brand-name frames (certain brands impose a no-discount policy and the frame discount is not available)
- Savings on laser vision correction
- Replacement contact lenses by mail

### **MEMBER PORTAL**

Dashboard Coverage & Costs Claims	Find a Provider Health Resources Customer Service
For plan year starting MM/DD/YYYY	Show Me: Individual View Family View
ndividual Usage 💿	Your ID Card
	Custom Custom Custom Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Logo HERE Custom Custom HERE Custom Cust
Amount Remaining PPO Network: \$0 - Your deductible has been met Premier Network: \$25	DOWNLOAD & SAVE ID CARD
Out-of-Network: \$75	

### DELTA DENTAL OF WISCONSIN - COVID-19 UPDATE

Many offices now open again for care, but the patient experience might feel a bit different:

- > May have to wait in car until provider is ready
- > May need to have temperature taken
- Answer some basic questions
- Likely to have to wear a mask
- May be asked to wash your hands and/or use sanitizer
- > May have to come in alone
- Treatment might be slightly modified

Some offices are charging for PPE; but if you see a Delta network provider, they are required to write off that fee and not charge you

### HOW TELEDENTISTRY CAN SERVE YOU

Teledentistry is when providers use tools like FaceTime or video chat to evaluate a person's urgent dental problem remotely

- Maintains social distancing for those with concerns
- Coverage provided for ADA code 140 problem focused exam
- No frequency limits
- Find out if your problem is an emergency without leaving the home

# **Vision Plan**



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### A LARGE NETWORK = CUSTOMER CHOICE



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### **ONLINE EYEWEAR PROVIDERS!**



#### Glasses.com:

- Huge selection of frames and lenses, including leading brands
- Photo-realistic and geometrically accurate 3D virtual "try-on" technology
- In-network benefits apply directly in the shopping cart
- Orders typically fulfilled and shipped the next day for free

#### ContactsDirect.com:

- Wide selection of top-selling brands like Acuvue<sup>®</sup> and Air Optix<sup>®</sup>
- User-friendly experience allows members to view their eligibility and available allowance (with application directly in their shopping cart)
- Orders ship as soon as prescription is verified typically the same day
- Every order ships free

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### **MORE ONLINE EYEWEAR PROVIDERS**

## OPTICAL

The spot for one-stop shoppers who trust Target's brand, style, and value.

LensCrafters'

Top name brands and the latest in exam and fitting technology.



Several options for those who want to order glasses and contacts online, while still using their in-network benefits.



### YOUR VISION BENEFITS: EXAMS (ON THE EXAM ONLY PLAN)

	Comprehensive	Contacts Fit and	Contacts Fit and
	Eye Exam	Follow-Up (std)	Follow-Up (prm)
In Network	Paid in Full	Paid in Full	10% off retail, plus \$55 allowance
Out of Network	\$42	\$55	\$55
	reimbursement	reimbursement	reimbursement

### YOUR VISION BENEFITS: FRAMES

	Frames	
In Network	\$150 allowance, then 20% off balance	
Out of Network	\$45 reimbursement	

Every 24 months



• Choose any available frame

#### $\Delta$ delta dental'

### YOUR VISION BENEFITS: LENSES & LENS OPTIONS

	Lenses	
In Network	\$0 copay, plan pays all	
	\$40/\$60/\$80	
Out of Network	Reimbursement	
	for single/ bifocal/trifocal	

Every 12 months

#### • Lens options

- UV coating (\$15 in-network)
- Tint: solid & gradient (\$15 in-network)
- Standard scratch resistance (\$0 in-network)
- Standard polycarbonate (\$40 in-network)
- Standard anti-reflective coating (\$45 in-network)

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### YOUR VISION BENEFITS: CONTACT LENSES

	Conventional	Disposable	Medically
	lenses	lenses	necessary
In Network	\$150 allowance, then 15% off balance	\$150 allowance	Paid in full
Out of Network	\$150	\$150	\$210
	reimbursement	reimbursement	reimbursement

Every 12 months



### **BENCHMARKING / NORMS**

Delta's book of business: \$10 copay (63%) Spectacle lenses OR contact lenses (85%)



### DIABETES AND VISION – EXAM PLAN

Diabetes not only comes with a greater risk of visionrelated complications such as glaucoma and cataracts – it's also the leading cause of blindness in adults.

1 out of every 12 Americans has diabetes

Our Diabetic Eye Care Benefit provides access to more frequent and in-depth eye care – helping to detect and minimize vision-related complications early on.

#### The benefit includes:



An office visit every six months



Comprehensive diagnostic tests every six months

### **RETINAL IMAGING – EXAM PLAN**



Retinal imaging is a non-invasive way to see signs of potential health conditions such as\*:

- Glaucoma
- Diabetes
- Diabetic retinopathy
- Age-related macular degeneration
- High blood pressure
- High cholesterol

By quickly and painlessly capturing high-resolution images of the inside of the eye, providers are able to identify – early on – if an employee has eye and general health conditions.

\* American Optometric Association http://aoa.org/x6024.xml





### EYEMED VISION MOBILE APP

- Locate a provider
- Online exam scheduling (at participating providers)
- View ID card
- View benefits
- Contact EyeMed
- Find answers to common questions



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### SPECIAL OFFERS

Savings above and beyond the vision benefit are added all the time on EyeMed's member portal. Sample discounts include:

- Up to \$800 off LASIK at LasikPlus Vision Centers
- \$20 off any purchase or \$50 off purchase of \$200 or more at Sunglass Hut
- \$25 off at Target Optical in addition to vision benefits
- \$20 off at ContactsDirect.com
- Member-only pricing on eyewear cleaning products, eyeglass cases, and more with FREE shipping

