



NEWS RELEASE

For Immediate Release

Delta Dental of Wisconsin
2801 Hoover Road
Stevens Point, Wisconsin 54481

Contact:
Kari Peterson
Marketing Specialist
715-344-6087
kpeterson@deltadentalwi.com

Health Reform: Four things employers should know about buying dental insurance

STEVENS POINT, Wis. (October 15, 2013) – The majority of the national discussion surrounding the Affordable Care Act (ACA) is focused on health plans. But what about dental plans? It is important for Wisconsin employers to understand how dental benefits may be impacted by ACA. Delta Dental of Wisconsin recommends a business-as-usual approach.

While Delta Dental now offers a Pediatric Oral Essential Health Benefit (POEHB) plan on Wisconsin's Federally Facilitated Marketplace (FFM) of Individual and SHOP exchanges available at healthcare.gov, the company points out that off-exchange, more comprehensive dental benefits are available. "When comparing dental insurance options, it's important for employers to recognize and communicate that traditional dental plans can be very cost-effective," says David Peterson, vice president of sales and marketing for Delta Dental of Wisconsin.

"More than ever, people are evaluating their health insurance options and many are wondering how dental benefits fit in the mix," says Peterson. Delta Dental wants to ensure Wisconsin employers are aware of the following key tenets of dental insurance in relation to health care reform.

1. On the exchange, medical plans may include dental benefits for children.

The Pediatric Oral Essential Health Benefit (POEHB) provides:

- Coverage up to age 19;
- Coverage for preventive and restorative dental care;
- No annual or lifetime benefit maximum;
- Annual out-of-pocket limit of \$700 per child or \$1,400 per family, and;
- Coverage for medically necessary orthodontia (such as for cleft palate).

In Wisconsin, medical plans on the exchange may include the above dental benefits. Medical plans can also exclude children's dental benefits as long as it is stated in the coverage description. ***Delta Dental points out that a traditional dental plan, off-exchange, can additionally provide optional orthodontia and cover dependents to age 26.***

2. Not all medical plans pay children's benefits equally and you do not have to purchase pediatric dental care from a medical carrier.

On Wisconsin's exchange, it is possible to purchase the pediatric dental benefit through a medical carrier or a stand-alone dental plan through a dental benefits carrier. Many misconceptions remain in the marketplace surrounding the necessity of coverage – the plans are not required to be purchased, only required to be offered. And ***because many medical plans may require the policy's annual deductible and out-of-pocket maximums be met before paying dental benefits, a stand-alone dental policy may expand benefits and reduce overall expenses.***

3. Adult dental coverage is also an option.

Medical plans are not required to offer any dental benefits for adults, but they can be purchased through a stand-alone dental carrier. Adult dental coverage should be strongly considered. “If you can afford to cover yourself, in addition to your child, why wouldn’t you do it?” asks Peterson. In addition to its relatively low cost compared to medical coverage, dental coverage encourages regular preventive dental check-ups, which not only helps protect dental health but also can detect as many as 120 different diseases in their earliest stages, when they are most effectively treated.

4. It’s important to evaluate carrier differences.

Even though coverage may be similar between different carriers, there are still differences to consider. Some questions to ask include:

- **Which dentists belong to the network(s) offered by the carrier?** The larger the network, the greater the chance that employees won’t have to switch from their current dentist. For example, 90 percent of Wisconsin’s dentists belong to Delta Dental’s Premier Network. Members save money since network dentists have agreed to negotiated fees which are lower than their usual fees, and they cannot bill over that negotiated fee.
- **Customer service is key.** Employers should consider service statistics, such as how quickly calls are answered and issues are resolved. Delta Dental of Wisconsin, for example, was recently named North America’s No. 1 Call Center (small-size category) by Benchmark Portal.

About Delta Dental of Wisconsin

Delta Dental of Wisconsin is a not-for-profit dental service corporation offering benefit services, claims processing, and plan administration to employers throughout Wisconsin since 1962. Headquartered in Stevens Point, with sales offices in Milwaukee and Madison, the company provides benefits and services to more than 1.4 million subscribers and their family members, administering dental benefits for more Wisconsin companies than any other insurance carrier. Visit www.deltadentalwi.com for more information.

As a member of the nationwide Delta Dental Plans Association, the company is able to administer benefits for Wisconsin-based companies throughout the United States. The Delta Dental Plans Association is the largest dental-benefits system in the nation, with member companies collectively providing benefits to more than 59 million people in 97,000 groups across the United States.

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