

Wisconsin Laborer's Health Fund 4633 LIUNA Way Suite 201 DeForest, WI 53532 Claims....... 608 842-9101

Claims...... 608 842-9101 Eligibility.... 608 842-9102

October 2023

#### Dear Participant:

The Fund offers two dental options, Delta Dental and CarePlus. Please review the enclosed materials and choose the level of coverage that's right for you and your family.

#### Items to note:

- 1. There are different coverage levels, please review both charts carefully
- CarePlus <u>requires</u> you to go to a Network Provider, please check their website for your dentist or a dentist in your area:
  - https://www.careplusdentalplans.com/network-dentists
- 3. If you elect to stay in your current Plan, you do not need to do anything
- If you have specific coverage questions, please reach out to either Delta Dental (800-236-3712 Group # 54601) or CarePlus (800-318-7007 or 414-771-1711).
- If you have enrollment questions or want to know your current Plan, please call
   Eligibility at 608-842-9102 or email at <a href="mailto:eligibilitywl@benesys.com">eligibilitywl@benesys.com</a>
- If you elect to change your coverage, forms <u>MUST</u> be received by November 17<sup>th</sup>.
- The packet is also located on the website: <a href="www.wilbenefits.com">www.wilbenefits.com</a> "Eligibility
   Forms"



# Dental Plan Special Enrollment Election CarePlus/Midwest Dental or Delta Dental

	I elect to participate in the CarePlus/Midwest Dental Plan option and I understand I will have an opportunity to make a dental plan election again on January 1, 2025.	
	I elect to participate in Delta Dental Plan option ( <u>default Plan</u> ) and I understand I will have an opportunity to make a dental plan election again on January 1, 2025	
Name (Print)  Last 4 SSN		
Signature		
Date		

Please note, if you do not currently have a CarePlus/Midwest Dentist, you will need to switch. Please make sure your dentist participates in the CarePlus network prior to electing coverage.

Please note that **no dental benefits** are provided for participants who elect CarePlus/Midwest Dental and receive benefits **outside** the network.

If you elect the CarePlus/Midwest Dental option you will receive your new dental identification card prior to January 1, 2024 once your election form is returned.

Email: <a href="wleligibily@benesys.com">wleligibily@benesys.com</a>
Fax: 608.846.3192Mail: 4633 Liuna Way, Suite 201, Deforest, WI 53532



# YOUR DENTAL BENEFITS

#### Prepared for the employees of Wisconsin Laborers Health Fund

The summary below does not cover all plan details. Further information can be found in the Summary Plan Description. 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.

govern.	Delta Dental PPO™	Delta Dental Premier* or Out-of-Network	
Individual Annual Maximum*	\$2,000	\$2,000	
Deductible - Individual / Family	\$25 / \$75	\$25 / \$75	
Diagnostic & Preventive  Exams, cleanings, fluoride treatments, X-rays, sealants	100% 100%		
Basic & Major Services  Space maintainers, emergency treatment to relieve pain, fillings, root canals, treatment of gum disease, extractions, and other oral surgery***	85%**	70%**	
Crowns, bridges, dentures, repairs and adjustments to bridges and dentures, and implants	85%**	70%**	
Orthodontic Services  Coverage copayment Individual lifetime maximum* Dependents eligible to Adult orthodontics	50%** Unlimited up to age 19 50%, \$3,000 max 19-26 No	50%** Unlimited up to age 19 50%, \$3,000 max 19-26 No	
EBICP	Yes	Yes	
Dependent Eligibility	Dependents are covered to the end of the month they turn 26		

<sup>\*</sup>Benefit payments for dependent children 18 years old and younger do not apply to the annual max. or ortho max.

Evidence-Based Integrated Care Plan (EBICP) provides additional cleaning(s) and/or fluoride treatments to individuals with specific medical conditions that have oral implications.

<sup>\*\*</sup>Deductible applies

<sup>\*\*\*</sup>Surgical procedures are covered in dental plan only. No coverage under medical plan. See SPD for details.

# 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 PPO™ 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.





















Delta Dental PPO Dentists
(Accept reduced fees - saving
you the most money)

Delta Dental Premier Dentists (Accept reduced fees, but not as low as PPO dentists)

Out-of-Network
(No agreed-upon discounts)

#### 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!

	CarePlus Plan	Delta Dental PPO
Annual Maximum	\$2,500 (Cleanings and	\$2,000
	exams do not apply toward	
De de estibile	the annual maximum)	D
Deductible	\$0	Per person: \$25
		Per family: \$75
		(Does not apply to orthodontics, diagnostic, or
		preventive)
Diagnostic	100%	100%
Oral Exams, X-Rays		
Preventive	100%	100%
Cleanings, Fluoride		
Treatments, Sealants,		
Space Maintainers		
Restorative	100%	85%
Amalgam & Composite	100 %	8376
Fillings		
Crowns	100%	85%
Prosthodontics	100%	85%
Full and Partial Dentures,	100%	0370
Denture Relines & Repair,		
Fixed		
Endodontics	100%	85%
Root Canals/Therapy		
Deviadantia	4000/	050/
Periodontics	100%	85%
Scaling & Root Planning,	(Does not duplicate medical coverage)	(Does not duplicate
Gingivectomy	medical coverage)	medical coverage)
Oral Surgery	100%	85%
Surgical Extractions	(Does not duplicate	(Does not duplicate
	medical coverage)	medical coverage)
Implants	80%	85%
Orthodontics	\$3,000	Helipoite dans de la casa 40
Lifetime Maximum Benefit	\$3,000 50%	Unlimited under age 19
Lifetiffe Maximum Defiell	(up to age 26)	\$3,000 max at 50%
	(up to ago 20)	age 19-26)



#### Plan Design for Wisconsin Laborers Health Fund, ID# MW020

ANNUAL MAXIMUM	Dental Associates  & Midwest Dental  \$2,500	Out of <a href="Network">Network</a> No Benefits
DEDUCTIBLE	\$0	NA
<b>DIAGNOSTIC**</b> Oral Exams, X-rays	100%	NA
PREVENTIVE** Cleanings, Fluoride Treatments,	100%	NA
Sealants, Space Maintainers RESTORATIVE Amalgam & Composite Fillings	100%	NA
CROWNS	100%	NA
PROSTHODONTICS Full and Partial Dentures, Denture Relines	100%	NA
and Repair, Fixed Bridgework  ENDODONTICS  Root Canals/Therapy	100%	NA
PERIODONTICS* Scaling and Root Planing, Gingivectomy	100%	NA
ORAL SURGERY* Surgical Extractions	100%	NA
IMPLANTS	80%	NA
ORTHODONTICS – To age 26 Lifetime Maximum Benefit	\$3,000 50%	NA NA

<sup>\*</sup>Does not duplicate medical coverage

Evidence Based Dentistry Included - Allows additional cleanings and topical fluoride for members who are pregnant or have certain medical conditions.

Missing Tooth Exclusion: None

Waiting Period: None Effective 01/01/2023

## **Dental** Associates





<sup>\*\*</sup>Cleanings and Exams do not apply towards the Annual Maximum

#### **Exclusions and Limitations**

#### Benefits shall not include:

- Dental services not specifically described in the master Contract as a benefit.
- Dental services with respect to congenital malformations or which are primarily for cosmetic or aesthetic purposes, except congenitally missing teeth.
- Any duplicate prosthetic device or any other duplicate appliance, except as otherwise provided.
- The replacement of lost or stolen prosthetic devices or appliances, except as otherwise provided.
- The replacement of an orthodontic appliance, except as otherwise provided.
- Treatment of temporomandibular joint (TMJ) dysfunction.
- Gold foil, gold or other precious metal restorations, except when used as a necessary functional material.
- Transplants
- Dental Service or Emergency Service: (a) That would be furnished, without charge, to the Participant by any person or entity other than Care-Plus; (b) That the Participant would be entitled to have furnished or paid for, fully or partially, under any law, regulation or agency of any government; (c) That the Participant is entitled or would be entitled if he were enrolled, to have furnished or paid for under any voluntary medical or dental insurance plan established by any government if the master Contract were not in effect; (d) To the extent that Medicare is the Participant's primary payer, which it is, except where Medicare is secondary by law. Where Medicare is primary payer, no Benefits are available to the extent the Participant would have been entitled to Medicare benefits had the Participant enrolled in Medicare or complied with Medicare requirements; (e) For, or resulting from injuries, disease or conditions for which the Participant receives, or is the subject of, any award or settlement under a Worker's Compensation Act or any Employer Liability Law; (f) Rendered or furnished after the date the Participant ceases to be covered under this Contract, except for: (i) Procedures (other than prosthetic services) commenced prior to, and completed in one visit within thirty-one (31) days following termination of coverage; and (ii) Prosthetic devices that are ordered and fitted prior to, and completed within sixty (60) days following termination of coverage; or (g) Provided at a location other than the offices of the Primary Provider except for Emergency Service.
- Hospital or physician services of any kind whether or not related to covered Dental Services.
- Dental Service and Emergency Service resulting from diseases contracted or injuries sustained as a result of war, declared or undeclared, enemy action or action of the Armed Forces of the United States, or its allies, or while serving in the Armed Forces of any country; or any illness or injury occurring after the effective date of the master Contract and caused by atomic explosion whether or not the result of the war.
- Reimbursement to the Participant or any dental office for the cost of Dental Services provided by Dentists, other than the Primary Provider, unless expressly authorized in writing by the Primary Provider or due to an emergency.
- Out of Area Services, unless due to an Emergency and then covered only to the extent of the Emergency Service benefit.
- Dental Service and Emergency Service received from a dental or medical department maintained on behalf of an employer, a mutual benefit association, a labor union, academic institution, trustee or similar person or group.
- Replacement of an existing removable partial denture, full denture, crown or fixed bridge by a new removable partial denture, full denture, crown or a fixed bridge if the existing appliance was provided in the previous five years. The five-year period will be measured from the date on which the existing appliance was last supplied, whether under the master Contract or under any other dental coverage.
- If a satisfactory result can be achieved by a conventional removable partial denture in the case of bilateral edentulous areas, but the Participant selects a more complicated treatment (precision attachments or fixed bridgework), Benefits shall be limited to the appropriate procedures necessary to eliminate oral disease and restore missing teeth. The balance of the cost for the more elaborate selected procedure will be the responsibility of the Participant.
- Services or supplies for personalization or characterization of dentures or bridges.
- Crowns to restore diseased or broken teeth when the tooth can be restored by a conventional type filling.
- Any expense arising from or sustained in the course of any occupation or employment for compensation, profit or gain for which: (a) Benefits are provided or payable under any Workers' Compensation, Employer Liability Law or Occupational Disease Act or Law; or (b) the Participant would have been eligible for benefits under any Workers' Compensation, Employer Liability Law, or Occupational Disease Act or Law had such coverage been applied for.
- Any service related to: (a) Altering vertical dimension; (b) Restoration of occlusion; (c) Splinting teeth including multiple abutments or any service to stabilize periodontally weakened teeth; (d) Replacing tooth structures as a result of abrasions, attrition, or erosion; or (e) Bite registration or bite analysis.
- Missed appointment charges.
- Removal of asymptomatic third molars (wisdom teeth)
- Procedures done in conjunction with fixed complex implant retainer prosthetics.





# Dental Associates and Midwest Dental Provider Locations

A 3063 Meadowlark Lane 60 Altoona, WI 54720 (715) 835-1233 7158354216

> 5553 Waterford Lane Appleton, WI 54913 (920) 739-7165 9207397361

#### **Dental** Associates

4660 W. College Ave Appleton, WI 54913 (920) 730-0345

#### **Dental** Associates

2115 E. Evergreen Drive Appleton, WI 54913 (920) 734-2345

3111B East Calumet St. Appleton, WI 54915 (920) 733-3339 9207334006

B 1460 10th Ave B Baldwin, WI 54002 (715) 688-3855 7159544039

> 2101 Riverside Dr. Beloit, WI 53511 (608) 365-4006 6083654870

3930 N Brookfield Road A Brookfield, WI 53045 (262) 373-0073 2623730074

1757 Milwaukee Avenue, Unit C Burlington, WI 53105 (262) 763-3012 2627633074

708 Dallas Street Chetek, WI 54728 (715) 924-4841 7159544024

> 1110 E. Chestnut St Chilton, WI 53014 (920) 849-9667 9208497737

777 E. Park Ave Chippewa Falls, WI 54729 (715) 723-0366 7157234635

2525 Main Street Cross Plains, WI 53528 (608) 371-5863 9203495532

Deerfield, WI 53531 (608) 467-4828 6088074228 620 7th Avenue West Durand, WI 54736 (715) 672-5261 7156724918

2302 Hendrickson RoadEau Claire, WI 54701(715) 836-01367158367048

4423 Golf Terrace 4 Eau Claire, WI 54701 (715) 835-5208 7158354761

220 E Commerce Ct. A Elkhorn, WI 53121 (262) 723-3224 2627232954

449 S. First Street Evansville, WI 53536 (812) 437-1015 8124011013

F 2960 Triverton Pike Dr. 104 Fitchburg, WI 53711 (608) 276-8800 6082761327

> 535E Division Street Fond du Lac, WI 54935 920 921 8950 920 921 0577



#### **Dental** Associates

545 E. Johnson Street Fond du Lac, WI 54935 (920) 924-9090

885 Western Ave. 300 Fond du Lac, WI 54935 (920) 923-6766 9209236707

6878 N Santa Monica Blvd Fox Point, WI 53217 (414) 247-1990 4142471995

#### **Dental** Associates

6855 S. 27th Street Franklin, WI 53132 (414) 435-0787

#### **Dental** Associates

G 430 Main Street Green Bay, WI 54301 (920) 431-0345

#### **Dental** Associates

2340 Duck Creek Parkway Green Bay, WI 54303 (920) 965-5525

1595 Allouez Av. Green Bay, WI 54311 (920) 456-4902 9204564903 1415 West Mason Street Green Bay, WI 54303 (920) 499-9131 9204994580

1833 University Ave Green Bay, WI 54302 (920) 437-7444 9204377868

844 Willard Drive Green Bay, WI 54304 (920) 497-1302 9204971702

5105 W Morgan Ave Greenfield, WI 53220 (414) 541-3480 4145416845

#### **Dental** Associates

N1737 Lily of the Valley Drive Greenville, WI 54942 (920) 757-0100

H 106 South Holmen Drive Holmen, WI 54636 (608) 526-9243 6085261099

#### **Dental** Associates

K 7117 Green Bay Road Kenosha, WI 53142 (262) 942-7000

L 1212 Horton St. La Crosse, WI 54601 (608) 788-1090 6087877665 20 Copeland Avenue 201 La Crosse, WI 54601 (608) 406-2831 6087849392

1600 Losey Boulevard South La Crosse, WI 54601 608-782-8834 9204377868

M 4793 Hayes Road Madison, WI 53704 (608) 249-6808 6082496962

> 3230 University Ave. 11 Madison, WI 53705 (608) 231-1718 6082311390

7001 Tree Lane Madison, WI 53717 (608) 833-3557 6088333919

4144 Harbor Town Lane 600 Manitowoc, WI 54220 (920) 683-2101 9206839701

1 North St Markesan, WI 53946 (920) 398-2662 9203983550

2303 Schneider Ave. 200 Menomonie, WI 54751 (715) 235-1173 7152355878



3424 East Main St. Merrill, WI 54452 715-536-8345 7155393333

6213 Middleton Springs Dr. Middleton, WI 53562 (608) 831-0467 6088315108

#### **Dental** Associates

220 E. Pleasant St. Milwaukee, WI 53212 (414) 435-5850

#### **Dental** Associates

205 E. Wisconsin Ave.Milwaukee, WI 53202(414) 778-3600

7906 N 76th Street Milwaukee, WI 53223 (414) 354-9020 4143544420

5007 S. Howell Ave. 130 Milwaukee, WI 53207 (414) 744-3322 4147447464

#### **Dental** Associates

2100 Miller Park Way West Milwaukee, WI 53219 (414) 645-4540 132 Monroe Street B Mondovi, WI 54755 (715) 926-4237 7153164616

N 201 E Bell St Neenah, WI 54956 (920) 725-0607 9207251968

> 600 S. Monroe St New Lisbon, WI 53950 (608) 562-5180 6085623044

227 Meridian Drive 1 New Richmond, WI 54017 (715) 246-2111 7152462579

888 Thackeray Trail, Ste 215
 Oconomowoc, WI 53066
 (262) 567-6003
 2625676003

300 Main Street Onalaska, WI 54650 (608) 783-8390 6087838385

290 Ohio Street Oshkosh, WI 54902 (920) 231-5780 9202318810

1477 South Park Ave. Oshkosh, WI 54902 (920) 231-0093 9202314973 P 403 W. Chestnut St Pardeeville, WI 53954 (608) 429-3175 6084293776

> 2305 W. Silvernail Road Pewaukee, WI 53072 (262) 548-0770 2625480568

2950 Bea Jay Lane Plover, WI 54467 (715) 341-5220 7153410948

130 Carr Rd.
Plymouth, WI 53073
920-893-8458
920-893-5494

2570 New Pinery Road Portage, WI 53901 (608) 742-5573 6087423466

R 3528 Meachem Rd Racine, WI 53405 (262) 598-8750 2625988769

> 117 East Main St. Reedsburg, WI 53959 (608) 524-3787 6084161504

> 2901 Pioneer Avenue Rice Lake, WI 54868 (715) 234-1073 7158611979



\$ 25260 75th St. Salem, WI 53168 (262) 843-1808 2628431908

> 336 South Main Street Shawano, WI 54166 (715) 524-3565 7154495071

638 Riverfront Dr. Sheboygan, WI 53081 (920) 457-1717 9204571096

N275 Military Rd Sherwood, WI 54169 (920) 989-1103 9209891102

2201 Division St. Stevens Point, WI 54481 (715) 341-1644 7153411681

105 5th Ave N Strum, WI 54770 (715) 695-2918 7155983830

1715 Rhode Island Street Sturgeon Bay, WI 54235 (920) 746-6400 9207468603

#### **Dental** Associates

10155 Washington Avenue Sturtevant, WI 53177 (262) 884-3011

2352 Lineville Rd. 112 Suamico, WI 54313 (920) 471-4988 9202640375

823 Belknap Street SE 220Superior, WI 54880(715) 392-45457153924547

T 330 E Main Street
Twin Lakes, WI 53181
(262) 877-2161
2628778514

951 Main Street 100Union Grove, WI 53182262 878-24222628784664

W 101 Oakridge Ct. CWatertown, WI 53094(920) 261-54009202611590

#### **Dental** Associates

1211 Dolphin Ct. Waukesha, WI 53186 (262) 436-3363

5898 Woodland Drive Waunakee, WI 53597 (608) 849-4794 6088494790 605 24th Ave. S. 10 Wausau, WI 54401 (715) 845-9238 7158485207

#### **Dental** Associates

11711 W. Burleigh St. Wauwatosa, WI 53222 (414) 771-2345

2600 N. Mayfair Rd. Suite 750 Wauwatosa, WI 53222 414-257-3366 414-258-1390

1713 Vogt Drive West Bend, WI 53095 (262) 334-3070 2623341230

5806 Amir Drive Weston, WI 54476 (715) 359-3200 7153597778

910 Iowa Ave. Wisconsin Dells, WI 53965 (608) 253-4701 6082542245

640 23rd St. S Wisconsin Rapids, WI 54494 (715) 424-3553 7156020256

1730 7th St S Wisconsin Rapids, WI 54494 (715) 423-3322 7156020283



# **Dental** Associates

### **Northeast Locations**

# **Scan the QR code** with your smartphone camera, or visit our website to view our locations!

With over a dozen locations throughout Wisconsin, Dental Associates is here to serve you and your entire family's general and specialty dental needs — in-house or at one of our neighboring locations.



#### https://www.dentalassociates.com/locations



**Appleton** • 920-730-0345 4660 W. College Ave., Appleton, WI 54913



**Appleton - North •** 920-734-2345 2115 E. Evergreen Dr., Appleton, WI 54913



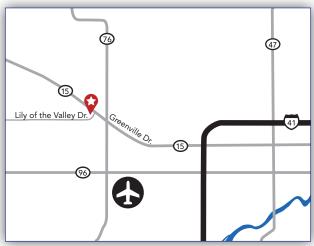
**Fond du Lac** • 920-924-9090 545 E. Johnson St., Fond du Lac, WI 54935



**Green Bay - Downtown •** 920-431-0345 430 Main St., Green Bay, WI 54301



**Green Bay - Howard •** 920-965-5525 2340 Duck Creek Pkwy., Green Bay, WI 54303



**Greenville •** 920-757-0100 N1737 Lily of the Valley Dr., Greenville, WI 54942

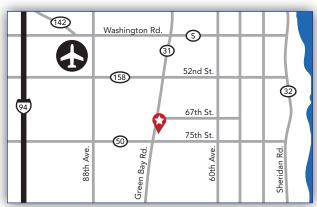
### **Southeast Locations**



**Glendale - Bayshore •** 414-539-5600 5780 N. Port Washington Road, Glendale WI 53217



**Franklin** • 414-435-0787 6855 S. 27th St., Franklin, WI 53132



**Kenosha** • 262-942-7000 7117 Green Bay Rd., Kenosha, WI 53142



Milwaukee - Beerline B • 414-435-5850 220 E. Pleasant St., Milwaukee, WI 53212



**Milwaukee - Downtown •** 414-778-3600 205 E. Wisconsin Ave., Milwaukee, WI 53202



Milwaukee - Miller Park Way • 414-645-4540 2100 Miller Park Way, Milwaukee, WI 53219



**Sturtevant** • 262-884-3011 10155 Washington Ave., Sturtevant, WI 53177



**Waukesha** • 262-436-3363 1211 Dolphin Court, Waukesha, WI 53186



**Wauwatosa** • 414-771-2345 11711 W. Burleigh St., Wauwatosa, WI 53222

# Your oral health can affect your overall health.

# **50%**

The Surgeon General reports that nearly 50% of American adults have gum disease.

### **Heart Disease**

Gum disease increases risk for heart disease. high blood pressure, and stroke.

400-700%

If you have diabetes and bleeding gums, your risk of premature death increases by 400 to 700 percent.

## Alzheimer's



Gum disease and tooth loss increase risk of Alzheimer's disease.

Pregnant women with gum disease have a 1 in 5 chance of giving birth to a healthy child of normal size.



### Kidney & Pancreas



Harvard studies state gum disease increases pancreatic and kidney cancer risk by 62%.

### 6.5 More Years

Eliminating gum disease adds 6.5 years to your life.



93%

93% of people with gum disease are at risk for diabetes.



# Therapy

Gum therapy improves blood vessel health and helps prevent heart attack and stroke. Healthy gums help prevent diabetes.

# 2x's - 3x's

People with gum disease are twice as likely to die from heart disease and three times as likely to die from stroke.

#### Sources:

Centers for Disease Control and Prevention American Dental Association The American Academy Oral Systemic Health Journal of Periodontology Harvard University School of Public Health The Wall Street Journal

## Cancer

Gum disease increases risk for head and neck cancer.

## **Cavities**

Cavities are caused by a

germ that spreads during kissing and sharing food.

DentalAssociates.com

**Dental** Associates smile more.