



EPIC Dental & Excess Medical Plan Exclusively Designed for State of Wisconsin Employees

2009 Insurance Changes Special Enrollment October 6 – November 14, 2008 Frequently Asked Questions

Benefit Information

The EPIC insurance plan, offered exclusively to State of Wisconsin employees, provides supplemental Dental, Excess Medical, and Accidental Death and Dismemberment (AD&D) coverage. This plan enhances your other base insurance plan(s) and has been available to WRS participants for 45 years (in 1994, EPIC secured this block of business from the John Deere Insurance Company). This plan provides:

- Medical benefits for out-of-pocket costs, such as co-pays and deductibles
- Dental coverage for major and orthodontic services – valuable if you don’t currently have dental insurance or would like to enhance your existing dental coverage
- AD&D benefits – additional protection when the unexpected happens
- EPIC’s complimentary EyeMed vision discount program

For a detailed description of benefits, please refer to the EPIC brochure or your Certificate of Coverage.

New 2009 Benefits

EPIC is offering current plan members (non-annuitants and annuitants) the following enhanced benefits:

- **Dental**
 - Calendar year deductible decreased from \$200 to \$75 per member
 - Calendar year maximum increased from \$750 to \$1000 per member
 - Continues to cover major dental services at 50% up to the calendar year maximum
 - Orthodontic maximum remains at \$1,200 for children who begin treatment prior to their 19th birthday
- **Excess Medical** – Coverage remains the same. EPIC Excess Medical coverage is for inpatient hospital stays or surgical procedures and any related services, and all State Mandates. Calendar year deductible is \$250 individual; \$500 family. Benefits are paid at 100% after the deductible is met and the claim has first been processed and approved by primary medical insurance.
- **AD&D** – Doubled the benefit for non-annuitants only:

	Non-Annuitants	Annuitants
Employee	\$10,000	\$5,000
Spouse	\$5,000	\$2,500
Child	\$2,000	\$1,000

New 2009 Benefits (cont.)

- **Complimentary EyeMed Vision Discount Program**

EyeMed offers substantial savings on eye care, eyewear, and laser vision correction procedures. To receive your discount, simply show your EPIC member ID card when you visit one of EyeMed's 16,000 participating providers.

EyeMed's provider network includes many familiar optical retailers, such as: LensCrafters, Pearle Vision, Sears Optical, Shopko Eye Care Center, Target Optical, JCPenny Optical, and many more. You will also have a choice of many other local, private providers.

To learn more about this program, [click here to download an informative flyer](#). To find a vision care provider in your area, call EyeMed toll-free at 1-866-559-5252, or [click here to visit the EyeMed Web site](#) and click on "Provider Locator."

New 2009 Monthly Rates

Annuitants will see an adjustment on their first 2009 billing statement to reflect the January 1, 2009 increase.

	Non-Annuitants	Annuitants
Single	\$16.70	\$20.87
Insured/Spouse	\$33.40	\$41.64
Insured/Child	\$33.40	\$48.25
Family	\$50.10	\$57.43

2009 Special Enrollment October 6 – November 14, 2008

The EPIC plan is available to all active State employees who are eligible for the state-sponsored health plan. This includes employees and/or dependents who previously waived or discontinued their EPIC coverage. Special Enrollment Dental provisions:

- Calendar year deductible is \$75 per member
- Calendar Year Maximums:
 - \$500 for 2009
 - \$750 for 2010
 - \$1,000 for 2011
 - Orthodontic waiting period is 24 months, instead of the 12 month standard

General Frequently Asked Questions (FAQs)

Q. Who is eligible for the EPIC Dental and Excess Medical plan?

A. Active State employees who are eligible to enroll in the State of Wisconsin-sponsored health plan. (The previous guideline stated that the employee must also participate in the Wisconsin Retirement System – this has been removed as of January 1, 2009.)

Q. Why would one want to purchase the EPIC Dental and Excess Medical plan?

A. The EPIC plan provides State employees and their dependents with cost-effective Dental, Excess Medical, and AD&D coverage, to enhance their base insurance plan(s). Primarily, this plan provides protection from high cost dental and medical expenses. In addition to providing coverage for active State employees, this plan may be continued when an employee retires. Once a State employee becomes an annuitant, the spouse may continue the EPIC coverage if something were to happen to the retired employee.

Q. Are dependents covered under the EPIC plan?

A. Yes, dependent, unmarried, full-time students are eligible through the calendar year in which they reach age 25 or if they graduate, whichever comes first. Otherwise, children are eligible through the calendar year in which they reach age 19. EPIC sends out annual dependent student update forms, including follow-up correspondence, to parents who have children that are 19 and older. If the dependent student update form is not returned, the dependent(s) will be termed.

Q. If an employee doesn't enroll during their initial enrollment period, can they (and their dependents) enroll later?

A. Late enrollment is only allowed when EPIC offers an approved enrollment period to State of Wisconsin employees and their dependents. EPIC does not offer enrollment opportunity periods each year. Therefore, if you are not already enrolled in the EPIC plan, now is the time to enroll (see Special Enrollment information above).

Q. If a member drops their EPIC coverage, can they re-enroll?

A. If a member voluntarily drops their EPIC coverage, they are not eligible to re-enroll unless EPIC offers an approved enrollment period. Therefore, if you previously dropped your EPIC coverage, now is the time to enroll (see Special Enrollment information above).

Q. How will EPIC's Dental plan benefit the State of Wisconsin employee and their family?

- EPIC will coordinate dental benefits with other medical and dental plan(s). (Medical plans may provide preventative and basic dental coverage.)
- EPIC covers the major and orthodontic services that may not be covered by their primary plan(s).
- Primary dental coverage/services may have an annual or one-time maximum benefit. Having EPIC will help fill in the gap when the primary benefits are exhausted.
- The EPIC plan features Delta Dental providers. Although members may see any dental provider they wish, they will receive the best value when they visit a Delta Dental provider.
- Your out-of-pocket costs for qualified dental procedures will be reduced by 50%, up to a maximum of \$1,000 per member per year.
- Members may continue their coverage with EPIC when they retire – providing dental coverage when Medicare and Medicare Supplement plans do not.

Q. How will EPIC's Excess Medical plan benefit the State of Wisconsin employee and their family?

- EPIC will coordinate benefits with other medical plan(s) for an inpatient hospital stay or surgical procedure and all related services, and all State Mandates.
- EPIC covers the out-of-pocket medical costs that are the employee's responsibility.
- Upon retirement, members may continue their coverage with EPIC, to coordinate with Medicare, a Medicare Supplemental plan, or the State of Wisconsin Standard Plan (no dental coverage).

Note:

Many times the HMO or PPO primary plan pays 100% of the actual hospital or surgical claim, but the related charges, such as therapy, may not be paid at 100%. In this case, members should submit a claim to EPIC.

Q. How will EPIC's Accidental Death and Dismemberment plan benefit the employee and their family?

- EPIC AD&D coverage helps offset some of the financial burden associated with an accidental death or specific life-altering injury.
- AD&D pays a lump sum benefit.

Claims Processing

Dental Claims – After you visit your dentist, submit your dental claims to your primary plan for consideration. Then, submit all of your claims (including the portion paid by your primary coverage) to Delta Dental for consideration. If you do not have a primary dental plan, submit all of your claims directly to Delta Dental for consideration.

Medical Claims – First, submit your medical claims to your primary plan for consideration. Then, submit all of your claims to EPIC for consideration. For EPIC to process your claim, you will be required to provide a copy of the Explanation of Benefits (EOB) from your primary medical plan. To receive EPIC benefits for medical related services, you must provide an EOB from your primary medical plan indicating approval of an inpatient hospital stay or surgery.

Retiree Information

When an employee is eligible for annuitant status and they are currently enrolled in the EPIC plan, they may keep their EPIC coverage for as long as they live, as long as they continue to pay the premiums. At time of retirement, the payroll office will provide the employee with information to convert the EPIC insurance to an annuitant status. The EPIC continuation form (Wisconsin State Employees Dental and Excess Medical Coverage Continuation Form) must be completed and submitted within 30 days following loss of coverage through the State of Wisconsin.

Retiree Frequently Asked Questions (FAQs)

Q. When retired, will the premium be taken from the employee's accumulated sick day credits?

A. No, once the continuation form is completed and submitted to EPIC, EPIC will bill the member directly – quarterly, semi annual, or annually. The member has the option to have the monthly premiums automatically withdrawn from their bank account. Premiums and benefits for annuitants differ from those for active employees.

Q. Will the employee's dependents be able to continue their coverage when the employee retires?

A. The dependents that are on the plan at the time of the employee's retirement may remain on the plan as long as they meet the definition of an eligible dependent.

Q. Will a spouse be able to continue their coverage if the annuitant dies?

A. Yes, the covered spouse may continue their EPIC coverage if the annuitant dies. The spouse would be required to complete a new continuation form to put the plan in their name. The spouse would then be eligible to continue their coverage for his/her lifetime as long as the premiums are paid.

Contact Information – When calling, please have your EPIC customer number ready.

Benefit and Claim Questions

- **Dental** – Contact Delta Dental of Wisconsin:
 - Phone: (800) 236-3712
 - Fax: (715) 343-7615
 - Web: www.deltadentalwi.com
 - Address: EPIC c/o Delta Dental of WI
P.O. Box 828
Stevens Point, WI 54481

- **Excess Medical** – Contact WPS:
 - Phone: (800) 374-2040
 - Fax: (608) 223-3626
 - Address: EPIC Life Insurance
P.O. Box 8924
Madison, WI 53708

- **Accidental Death and Dismemberment** – Contact EPIC:
 - Phone: (800) 520-5750
 - Fax: (800) 236-7610
 - E-mail: life&diclaims@epiclife.com
 - Address: EPIC Life Insurance
P.O. Box 8430
Madison, WI 53708

Other Questions

- **Active Employees** (non-annuitants) – Contact your payroll office for eligibility and payroll deduction questions; contact EPIC for all other questions:
- **Annuitants** (retirees who are eligible for annuitant status) – Once you become an annuitant and complete the continuation form provided to you at time of retirement from your human resource department, EPIC will bill you directly. Contact EPIC for eligibility and billing questions:
 - Phone: (800) 520-5750, extension 67857 or (608) 226-7857
 - Fax: (800) 236-7610
 - E-mail: wseeligibility@epiclife.com
 - Address: EPIC Life Insurance
P.O. Box 8430
Madison, WI 53708

Notes:

This document is not a certificate of coverage and should be used as a general guide. Refer to the Certificate of Coverage for complete benefit information.

This insurance plan has been authorized by the Group Insurance Board for the purpose of permitting premium collection through payroll deductions under authority granted by § 40.03 (6) (b) and pursuant to §20.921 (1) (a) 3. State Statute. The criteria the Board uses involves meeting several requirements which include, but are not limited to: documentation of financial stability, demonstration of a reasonable ratio of claims paid to the premium level, authority to conduct business in the State of Wisconsin, agreeing to conditions for the rate-making process and other administrative conditions. Employee Trust Funds (ETF) staff and the Board's actuary review proposals for participation prior to Board approval. However, the Board does not require competitive bids or a benefit comparison with similar products from other vendors. **Authorization for payroll deduction should not be construed as an endorsement of this plan by either the Group Insurance Board or the Department of Employee Trust Funds.**