



WISCONSIN LABORERS' HEALTH FUND

*Feel the Power*

Wisconsin Laborer's Health Fund  
4633 LIUNA Way Suite 201  
DeForest, WI 53532  
Claims..... 608 842-9101  
Eligibility..... 608 842-9102

October 2024

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.
2. CarePlus **requires** 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 [eligibilitywl@benesys.com](mailto:eligibilitywl@benesys.com)
  - If you elect to change your coverage, forms **MUST** be received by November 18<sup>th</sup>.
  - The packet is also located on the website: [www.wilbenefits.com](http://www.wilbenefits.com) "Eligibility Forms"



WISCONSIN LABORERS' HEALTH FUND

*Feel the Power*

**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, 2026.

I elect to participate in Delta Dental Plan option (default Plan) and I understand I will have an opportunity to make a dental plan election again on January 1, 2026

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Name (Print)

Last 4 SSN \_\_\_\_\_

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Signature

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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, 2025 once your election form is returned.

Email: [eligibilitywl@benesys.com](mailto:eligibilitywl@benesys.com)

Fax: 608.846.3192 Mail: 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.

	Delta Dental PPO™	Delta Dental Premier® or Out-of-Network
<b>Individual Annual Maximum*</b>	\$2,000	\$2,000
<b>Deductible - Individual / Family</b>	\$25 / \$75	\$25 / \$75
<b>Diagnostic &amp; Preventive</b> Exams, cleanings, fluoride treatments, X-rays, sealants	100%	100%
<b>Basic &amp; Major Services</b> 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%**
<b>Orthodontic Services</b> 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
<b>EBICP</b>	Yes	Yes
<b>Dependent Eligibility</b>	Dependents are covered to the end of the month they turn 26	

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

\*\*Deductible applies

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

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

# 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.



## 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!

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

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

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

\*Does not duplicate medical coverage

\*\*Cleanings and Exams do not apply towards the Annual Maximum

**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



## 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.



We bring smiles to life.



# Dental Associates and Midwest Dental Provider Locations

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

5553 Waterford Lane Suite B  
Appleton, WI 54913  
(920) 739-7165

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

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

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

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

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

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

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

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

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

**D** 10 Liberty Street, #104  
Deerfield, WI 53531  
(608) 467-4828

**E** 2302 Hendrickson Dr.  
Eau Claire, WI 54701  
(715) 836-0136

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

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

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

535 E Division Street  
Fond du Lac, WI 54935  
(920) 921-8950

**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

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

**G Dental Associates**  
**5780 N. Port Washington Road**  
**Glendale, WI 53217**  
**(414) 539-5600**

**Dental Associates**  
**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 Ave.  
Green Bay, WI 54311  
(920) 465-4902

1415 W. Mason Street  
Green Bay, WI 54303  
(920) 499-9131



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

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

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

**H** 106 S. Holmen Drive  
Holmen, WI 54636  
(608) 526-9243

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

**L** 1212 Horton St.  
La Crosse, WI 54601  
(608) 788-1090

20 Copeland Avenue  
La Crosse, WI 54603  
(608) 782-4751

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

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

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

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

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

2303 Schneider Ave SE, Ste 200  
Menomonie, WI 54751  
(715) 235-1173

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

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

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

5007 S. Howell Ave. #130  
Milwaukee, WI 53207  
(414) 310-7839

**DentalAssociates**  
**2100 Miller Park Way**  
**West Milwaukee, WI 53219**  
**(414) 645-4540**

132 Monroe Street B  
Mondovi, WI 54755  
(715) 926-4237

**N** 201 E Bell St  
Neenah, WI 54956  
(920) 725-0670

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

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

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

1477 W South Park Ave.  
Oshkosh, WI 54902  
(920) 231-0093

**P** 403 W. Chestnut St  
Pardeeville, WI 53954  
(608) 429-3175

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

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

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

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

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

3900 N Bay Dr  
Racine, WI 53402  
(262) 639-1600

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

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

**S** 25260 75th St.  
Salem, WI 53168  
(262) 843-1808

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

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

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

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

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

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

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

823 Belknap Street #220  
Superior, WI 54880  
(715) 392-4545

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

**U** 851 Main Street  
Union Grove, WI 53182  
(262) 878-2422

**W** 101 Oakridge Ct.  
Watertown, WI 53094  
(920) 261-5400

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

5898 Woodland Drive  
Wauwaukee, WI 53597  
(608) 849-4794

605 S. 24th Ave. Ste 10  
Wausau, WI 54401  
(715) 845-9238

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

2600 N. Mayfair Rd. Suite 750  
Wauwatosa, WI 53226  
(414) 257-3366

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

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

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

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

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

# Your oral health can affect your overall health.

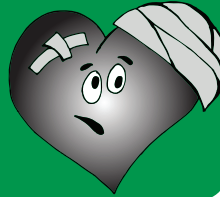
**50%**

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



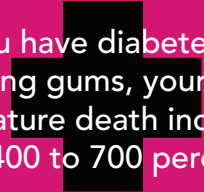
## Heart Disease

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



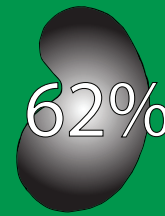
Gum disease and tooth loss increase risk of Alzheimer's disease.

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

**1 in 5**



## 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%**

**DIABETES**

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.

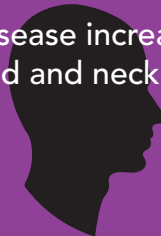
**2x's - 3x's**



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

## Cancer

Gum disease increases risk for head and neck cancer.



## Cavities

Cavities are caused by a germ that spreads during kissing and sharing food.



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

DentalAssociates.com

**DentalAssociates**  
smile more.