Immediate Coverage upon effective starting date in MCWAH program.
Annual Open Enrollment prior to every July 1st.
Housestaff pay 50% of the premium with a pre-tax monthly payroll deduction.
The pre-tax monthly payroll deduction is $10.81 single and $34.65 family as of 7/1/23.

You must select a Plan Option when enrolling in the Dental Insurance

Either: The **EPO-Exclusive Provider** Plan Option
Must ONLY use providers in the "Delta Dental PPO" network

OR: The **Freedom of Choice** Plan Option
Can use providers in the "Delta Dental PPO" network, the "Delta Dental Premier" network, or out of network providers

See **YOUR DENTAL BENEFITS** for the specific benefits, restrictions, deductibles, limits and co-pays that apply to each plan option.

TO FIND A DENTIST: From the **Delta Dental Website** -> select **Find a Dental Provider**:

If you have enrolled in the **EPO-Exclusive Provider** Plan Option, you can ONLY select a provider listed as being in the "Delta Dental PPO" network. Note that if you enroll in this plan option and obtain services from a Dentist outside of this network, there will be NO benefits for these services. [Group #03905]

If you have enrolled in the **Freedom of Choice** Plan Option, you can select a provider listed as being in either the "Delta Dental PPO" or "Delta Dental Premier" network. Under this plan option, dentists can also be utilized outside of these networks, but out of pocket cost may be higher. [Group #10302]

Once you chose a provider, you are urged to CONFIRM WITH THE PROVIDER THAT THEY PARTICIPATE IN YOUR PLAN OPTION NETWORK before having services performed.

YOUR INDIVIDUAL MEMBERSHIP INFORMATION –

****Go to **www.deltadentalwi.com** under “Access More Tools” and Register****
****See **Maximize your Benefits with an Online Account******
****Use the **Delta Dental Mobile App******

Once you register, you can login to your account to: Check the status of a claim, Review your benefits, Update your contact information, Replace lost ID cards and more.