



**WELCOME TO ANTHEM DENTAL!**

This benefit summary outlines the basic components of your plan, providing you with a quick reference of your dental plan benefits. For complete coverage details, please refer to the plan certificate.

## Anthem Dental Prime Classic Passive Basic Plan

Effective Date:

### Dental coverage you can count on

Your Anthem dental plan lets you visit any licensed dentist or specialist you want – with costs that are normally lower when you choose one within our extensive network.

### Savings beyond your dental plan benefits – you get more for your money.

You pay our negotiated rate for covered services from in-network dentists even if you exceed your annual benefit maximum.

## YOUR DENTAL PLAN AT A GLANCE

|   |                                       |
|---|---------------------------------------|
| <b>Annual Benefit Maximum – Calendar Year</b>                                   | <b>\$1,000 per insured</b>            |
| <b>Annual Deductible – Calendar Year</b><br>(per insured person/family maximum) | <b>\$25/\$75</b>                      |
| <b>Deductible Waived for Diagnostic and Preventive Services</b>                 | <b>Yes</b>                            |
| <b>Out-of-Network Reimbursement</b>   | <b>80th percentile of FAIR Health</b> |

### DENTAL SERVICES

Following are examples of what is/is not covered by your dental plan:

#### Diagnostic and Preventive Services, for example:

- Periodic oral exam
- Teeth cleaning (prophylaxis)
- Bitewing X-rays

#### Basic Services, for example:

##### Fillings

- Amalgam (silver-colored) or, if applicable, composite (tooth-colored)

##### Endodontics

- Root canal

##### Periodontics

- Scaling and root planing

##### Oral Surgery

#### Major Services, for example:

##### Prosthodontics

- Crown
- Dentures

#### Coverage for Orthodontic Services\*

- Coverage for
- Ortho Lifetime Maximum Benefits

#### Waiting Periods

None

|  | <b>IN-NETWORK</b><br>Anthem pays: | <b>OUT-OF-NETWORK</b><br>Anthem pays: |
|--|-----------------------------------|---------------------------------------|
|  | 100%                              | 100%                                  |
|  | 80%                               | 80%                                   |
|  | 50%                               | 50%                                   |
|  | Not covered                       | Not covered                           |
|  | Not covered                       | n/a                                   |
|  | n/a                               | n/a                                   |
|  | n/a                               | n/a                                   |

This is not a contract. It is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms, and provisions of the dental certificate. In the event of a discrepancy between the information contained in this benefit summary and that in the dental certificate, the dental certificate will prevail.

\*Group must have five or more enrollees to qualify for Orthodontic coverage; Child orthodontic coverage begins at age eight and runs through age 18. This means that the child must have been banded between the ages of eight and 19 in order to receive coverage. If children are dependents beyond age 19, they can continue to receive coverage, but they must have been banded before age 19. Dependents are covered to the end of the month in which the child attains age 26.

**Choice of dentists**

While your dental plan lets you choose any dentist, you may end up paying more for a service if you visit an out-of-network dentist.

**Here's why:** **In-network** dentists have agreed to payment rates for various services and cannot charge you more. On the other hand, out-of-network dentists don't have a contract with us and are able to bill you for the difference between the total amount we allow to be paid for a service – called the "maximum allowed amount" – and the amount they usually charge for a service. When they bill you for this difference, it's called "balance billing."

**How Anthem dental decides on maximum allowed amounts**

For services from an out-of-network dentist, the maximum allowed amount is determined in one of the following ways:

- Out-of-network dental fee schedule/rate developed by Anthem, which may be updated based on such things as reimbursement amounts accepted by dentists contracted with our dental plans, or other industry cost and usage data
- Information provided by a third-party vendor that shows comparable costs for dental services
- In-network dentist fee schedule

**Here's an example of higher costs for out-of-network dental services**

This is an example only. Your experience may be different, depending on your insurance plan, the services you receive and the dentist who provides the services.

Ted gets a crown from an out-of-network dentist, who charges \$1,200 for the service and bills Anthem for that amount. Anthem's maximum allowed amount for this dental service is \$800. That means there will be a \$400 difference, which the dentist can "balance bill" Ted. Assuming that he has met his deductible, Ted will also need to pay \$400 coinsurance; the total he will pay the out-of-network dentist is \$800.

Here is the math:

- Dentist's charge: \$1,200
- Anthem's maximum allowed amount: \$800
- Anthem pays 50% of maximum allowed: \$400
- Ted pays 50% (coinsurance): **\$400**
- Balance Ted owes the provider: \$1,200 - \$800 = **\$400**
- Ted's total cost: \$400 coinsurance + \$400 provider balance = **\$800**

In the example, if Ted had gone to an **in-network** dentist, his cost would be only **\$400** for the coinsurance because he would not have been "balance billed" the \$400.

**Emergency dental treatment for the international traveler**

As an Anthem dental member, you and your eligible, covered dependents automatically have access to the International Emergency Dental Program.\* With this program, you may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

\* The International Emergency Dental Program is managed by DeCare Dental, an independent company offering dental-management services to Anthem Blue Cross and Blue Shield. To learn more about the program, please visit the International Emergency Dental Web site at [www.decaredental.com/internationalDentalProgram.do](http://www.decaredental.com/internationalDentalProgram.do).

**Promoting healthy mouths for members who are pregnant or diabetic**

If you are pregnant or living with diabetes, you can receive one additional dental cleaning or periodontal maintenance procedure per year. To learn more about this program and obtain an extra cleaning benefit form, please visit [www.anthem.com/mydentalvision](http://www.anthem.com/mydentalvision).

**Finding a dentist is easy.**

To select a dentist by name or location:

- Go to [anthem.com](http://anthem.com)
- Call Anthem dental Customer Service at 855-769-1467

**TO CONTACT US:**

| Call   | Write  |
|--|--|
| <p>Refer to the toll-free number on the back of your plan ID card to speak with a U.S.-based customer service representative during normal business hours. Calling after hours? We may still be able to assist you with our interactive voice-response system.</p> | <p>Refer to the back of your plan ID card for the address.</p> |

**Limitations & Exclusions**

|   |  |
|---|--|
| <p>Limitations – Below is a partial listing of dental plan limitations. Please see your Certificate of Coverage for a full list.</p> <p><b>Diagnostic and Preventive Services</b></p> <p>Oral evaluations (exam) Limited to two per Calendar Year</p> <p>Teeth cleaning (prophylaxis) Limited to two per Calendar Year</p> <p>Bitewing X-rays Limited to one series of films per 12 months for members through age 17, one set per 24 months for members age 18 and older</p> <p>Intraoral X-rays, single film Limited to four films per 12-month period</p> <p>Complete series X-rays (panoramic or full-mouth) Limited to once every 60 months</p> <p>Topical fluoride application Limited to once every 12 months for members through age 18</p> <p>Sealants Limited to first and second molars once every 24 months per tooth for members through age 15</p> <p><b>Basic Services</b></p> <p>Fillings Limited to once per surface per tooth in any 24 months</p> <p>Space Maintainers Limited to extracted primary posterior teeth once per lifetime per tooth for members through age 16</p> <p>Crowns Limited to once per tooth in a seven-year period</p> <p>Fixed and removable prosthodontics – dentures, partials, bridges, tooth implants Covered once in any seven-year period; benefits are provided for the replacement of an existing bridge, denture or partial for members age 16 or older if the appliance is seven years old or older and cannot be made serviceable.</p> <p>Root canal therapy Limited to once per lifetime per tooth; coverage is for permanent teeth only.</p> <p>Periodontal surgery Limited to one complex service per single tooth or quadrant in any 36 months, and only if the pocket depth of the tooth is five millimeters or greater</p> <p>Periodontal scaling and root planing Limited to once per quadrant in 36 months when the tooth pocket has a depth of four millimeters or greater</p> <p>Missing Tooth Clause There may be a waiting period of up to 24 months for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.</p> <p><b>ADDITIONAL LIMITATION FOR ORTHODONTIC SERVICES – if Orthodontia is included as a benefit of your dental plan</b></p> <p>Orthodontia Limited to one course of treatment per member per lifetime</p> | <p>Exclusions – Below is a partial listing of noncovered services. Please see your Certificate of Coverage for a full list.</p> <p>Services provided before or after the term of this coverage Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate</p> <p><b>Orthodontics (unless included as part of your dental plan benefits)</b><br/>       Orthodontic braces, appliances and all related services</p> <p><b>Cosmetic dentistry</b> Services provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist</p> <p><b>Drugs and medications</b> Intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care</p> <p>Analgesia, analgesic agents, anxiolysis nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.</p> <p><b>Extractions</b> Surgical removal of asymptomatic, nonpathologic third molars</p> |
|---|--|

The in-network dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Anthem Blue Cross and Blue Shield.