



See the dentist. We insist!

It's one of the best ways to take care of your whole body.

When you think of a trip to the dentist, is it about getting your teeth cleaned, checking for cavities or fixing a chipped tooth? That's all important, but did you know that more than 90% of all diseases that affect your body can show signs and symptoms in your mouth?¹ Makes going to the dentist even more important.

More than just teeth — it's caring for all of you

Getting regular dental checkups can help find early warning signs of some health problems. That means you can get any health care you need — sooner. So go ahead and use your dental benefits to get **more** out of your plan!

A good dental plan is all about the benefits

Here's the big picture of what your benefits cover:

- Most preventive and diagnostic services at 100%. That includes things like regular cleanings and X-rays.
- More dental services, including an extra periodontal cleaning if you're enrolled in certain care management programs.
- Discounts through SpecialOffers@AnthemSM. Discover more than 50 discounts on products and services that promote better health and well-being.



98% of members can reach a dentist close to home or work²

You don't have to go far to find a dentist

They're usually nearby, so you shouldn't have any trouble finding one.

You can use dentists in your plan to save big!

You'll save money two ways:

1. We set pricing rates with dentists in your plan, so they usually charge less.
2. If, for some reason, a dentist in your plan charges more, you can't be billed for the difference between what we pay and what was charged.

Plus, you'll save time and hassles because dentists in your plan file claims for you.

Ready to see a dentist?

Great! It's easy:

- Search for a dentist online with the *Find a Doctor* tool. Remember, you could save out-of-pocket costs by choosing a dentist in your plan.
- Make an appointment.
- Show the office staff your member ID card.
- Pay your plan deductible or copay.

Website tools help you get the most from your plan

Want to learn more? Use the website that's on your member ID card or our Sydney app to:

- Find a dentist in your plan.
- Order extra ID cards.
- Find out the status of a claim.

You can also go to the website on your member ID card to:

- Get a health score for your gums and teeth, using our *Dental Health Assessment* tool. You'll find out your risk for mouth cancer. Be sure to talk to your dentist about your results.
- Email a dental hygienist your dental questions through our *Ask a Hygienist* tool. There's no extra cost and you'll get answers quickly and privately by email in about 24 hours.
- See how much a treatment may cost with our *Dental Care Cost Estimator*, so you're prepared before you see the dentist.

If you've still got benefit questions or need help using your plan, we're here for you. You can:

- **Call the Customer Service number on your ID card.**
- **Visit the website that's on your ID card.**
- **Download the Sydney mobile app.**

¹ Academy of General Dentistry Know Your Teeth: *Warning Signs in the Mouth Can Save Lives* (January 2012): knowyourteeth.com.
² Internal data, 2015.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Summary of Benefits
Anthem Dental Essential Choice
Student Health Advantage: Plan C
Anthem Dental Complete Network



WELCOME TO YOUR DENTAL PLAN!

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. So, don't skimp on your dental care, good oral care can mean better overall health!

Powerful and easily accessible member tools.

- **Ask a Hygienist:** Dental members can simply email their dental questions to a team of licensed dental professionals who in turn will respond in about 24 hours.
- **Dental Health Risk Assessment:** We want our dental members to better understand their oral health and their risk factors for tooth decay, gum disease and oral cancer. This easy to use online tool can help them do this.
- **Dental Care Cost Estimator:** In order to help our dental member better understand the cost of their dental care, we offer access to a user-friendly, web-based tool that provides estimates on common dental procedures and treatments when using a network dentist.
- **More Capabilities:** With our latest mobile application, Anthem Anywhere, members can find a network dentist as well as view their claims. It's available both for Android and Apple phones.

Dentists in your plan network.

- You'll save money when you visit a dentist in your plan network because Anthem and the dentist have agreed on pricing for covered services. Dentists who are not in your plan network have not agreed to pricing, and may bill you for the difference between what Anthem pays them and what the dentist usually charges.
- To find a dentist by name or location, go to anthem.com or call dental customer service at the number listed on the back of your ID card.

Ready to use your dental benefits?

- Choose a dentist from the network
- Make an appointment
- Show the office staff your member ID card
- Pay any deductible or copay that is part of your plan

Need to contact us?

See the back of your ID card for who to call, write or email.

Your dental benefits at a glance

The following benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your policy.

		In-Network	Out-of-Network
Annual Benefit Maximum • Per insured person	Contract Year	\$1,500	\$1,500
D&P applies to Annual Maximum		Yes	Yes
Annual Maximum Carryover / Carry in		No/No	No/No
Orthodontic Lifetime Benefit Maximum • Per eligible insured person		N/A	N/A
Annual Deductible • Per insured person/Family maximum	Contract Year	\$50/3X Individual	\$50/3X Individual
Deductible Waived for Diagnostic/Preventive Services		Yes	Yes
Out-of-Network Reimbursement:		Prime (MAC)	

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Dental Services	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
Diagnostic and Preventive Services • Periodic oral exam 2 per 12 months • Teeth cleaning (prophylaxis) 2 per 12 months; w/periodontal maintenance • Bitewing X-rays: 1 set per 12 months • Full-mouth or Panoramic X-rays: 1 per 60 months • Fluoride application: 1 per 12 months through age 18 • Sealants 1 per 60 months; through age 18	100% Coinsurance	100% Coinsurance	No Waiting Period
Basic Services • Consultation (second opinion) 1 per 12 months • Amalgam (silver-colored) Filling 1 per tooth per 24 months • Composite (tooth-colored) Filling 1 per tooth per 24 months posterior (back) fillings covered as composites • Brush Biopsy (cancer test) Covered, 1 per 12 months; all ages • Space Maintainers 1 per lifetime through age 18; posterior teeth	80% Coinsurance	80% Coinsurance	No Waiting Period
Endodontics (Non-Surgical) • Root Canal and retreatments 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Endodontics (Surgical) • Apicoectomy and apexification 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Periodontics (Non-Surgical) • Periodontal Maintenance 2 per 12 months; w/teeth cleaning • Scaling and root planing 1 per quadrant per 24 months	80% Coinsurance	80% Coinsurance	No Waiting Period
Periodontics (Surgical) 1 per quadrant per 36 months • Periodontal Surgery (osseous, gingivectomy, graft procedures)	50% Coinsurance	50% Coinsurance	No Waiting Period
Oral Surgery (Simple) • Simple Extractions 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Oral Surgery (Complex) • Surgical Extractions 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Major (Restorative) Services • Crowns, onlays, veneers 1 per tooth per 84 months • Cosmetic teeth whitening Not Covered	50% Coinsurance	50% Coinsurance	No Waiting Period
Prosthodontics • Dentures and bridges 1 per tooth per 84 months • Dental Implants Covered, 1 per tooth per 84 months	50% Coinsurance	50% Coinsurance	No Waiting Period
Prosthodontic Repairs/Adjustments • Crown, denture, bridge repairs 1 per 12 months; 6 months after placement • Denture and bridge adjustments: 2 per 12 months; 6 months after placement	50% Coinsurance	50% Coinsurance	No Waiting Period
Orthodontic Services •None	Not Covered	Not Covered	N/A

Additional Services and Programs

Anthem Whole Health Connection -Dental

- For members with certain health conditions, additional dental benefits are available without a deductible or waiting periods. Eligible services are paid at 100% and won't reduce your coverage year annual maximum (if applicable)

Accidental Dental Injury Benefit

- Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). No deductibles, member coinsurance, or waiting periods apply

Extension of Benefits

- Following termination of coverage, members are provided up to 60 days to complete treatment started prior to their termination of coverage under the plan and eligible services will be covered

International Emergency Dental Program

- Provides emergency dental benefits while working or traveling abroad from licensed, English-speaking dentists. Eligible covered services will be paid 100% with no deductibles, member coinsurance, or waiting periods and won't reduce the member coverage year annual maximum (if applicable)

Additional Limitations & Exclusions

Below is a partial listing of non-covered services under your dental plan. Please see your policy for a full list.

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

Orthodontics (unless included as part of your dental plan benefits) including orthodontic braces, appliances and all related services

Cosmetic dentistry (unless included as part of your dental plan benefits) 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

Drugs and medications including intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care

Analgesia, analgesic agents, and 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.

Waiting periods for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan.

There is a waiting period of up to 24 months for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

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 your certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.