

We Want To Be Up Front With You About Dental Blue Plan Limitations and Exclusions

Who Can Use Dental Blue: In order for family members, including spouse, to be eligible for Dental Blue coverage, the subscriber must sign up for the benefit. In addition, either all or none of the dependent children must enroll in this plan.

Calendar Year Deductible: You are responsible for paying a yearly \$50 deductible, per person, limited to \$150 per family, before your benefits for covered services are available. The calendar-year deductible is waived for preventive and diagnostic services when performed by a network dentist.

Calendar Year Maximum Benefit: All Dental Blue benefits are subject to a \$1,000 maximum payment by Anthem for expenses incurred by each member during the calendar year. Coverage for preventive and diagnostic care begins upon your plan's effective date. Coverage for basic care begins after six (6) continuous months and for major care after twelve (12) continuous months of coverage.



ANTHEM® DENTAL BLUESM PPO PLAN



Comprehensive
Dental Benefits
for Individuals
and Families



Blue Access Trade Adjustment Assistance Act (TAA) plan members do not receive reimbursement from the Federal Government for dental products.

This brochure is for informational purposes only and it is not intended to serve as a legal interpretation of benefits. Reasonable effort is made to have this brochure represent the contract or certificate stands alone and is not considered as supplemented or amended in any way by the explanations or examples included in this brochure. Also, the contract or certificate may contain additional benefits or exclusions which are not set out in this brochure.

In Indiana, Anthem Blue Cross and Blue Shield is the trade name of Anthem Blue Cross and Blue Shield of Indiana, Inc. In Ohio, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. In Ohio, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Ohio, Inc. Anthem Blue Cross and Blue Shield are members of the Blue Cross and Blue Shield Association. ® Registered marks Blue Cross and Blue Shield Association.

Now...We Look After Your Oral Health Too!

At Anthem Blue Cross and Blue Shield, we want to help you keep your teeth healthy and your smile bright! Good oral health is an integral component of overall health, so we're now offering Dental Blue, a comprehensive dental benefits package for individuals and families.

Periodontal diseases can lead to diabetes, cardiovascular disease and pre-term low birth weight babies.¹ That's why taking care of your teeth and gums is so important. To make dental care simple to manage, our dental plan is designed to promote good dental hygiene and preventive care in a convenient, cost-conscious manner.

Anthem Makes It Easy

Dental Blue covers the full cost of in-network diagnostic and preventive care. Plus it offers you access to affordable basic dental benefits, and provides a benefit schedule that can help you offset the high cost of major dental care. Dental Blue can be purchased in conjunction with a medical benefits plan, or it can be purchased by itself ... the choice is yours!

Stretch Your Healthcare Dollars

In choosing an in-network dentist, you'll gain access to negotiated, discounted dental care rates, available to Anthem individual Dental Blue Plan members.

To check on the network status of your dentist, or to choose a new dentist, call us at (866) 589-0578 or visit us at www.anthem.com.

¹The American Dental Association

How It Works

Diagnostic and Preventive Care

These services include routine checkups, cleanings and x-rays to help make sure that your teeth and gums are healthy.

- No waiting for diagnostic and preventive care benefits – your benefits go into effect immediately upon your application approval
- No deductible when performed by a network dentist
- Covered services include oral evaluations, x-rays, cleanings and fluoride application
- Two 100% paid routine cleanings and oral examinations per year, not subject to the deductible before the benefit is paid (if in-network)
- Molar/bicuspid x-rays (bitewings)
- Full mouth x-rays once every three years

Basic Dental Care

These services include fillings and extractions.

- Plan pays stated amount for both network and non-network dentists after the \$50 deductible
- Six (6) month waiting period for basic dental services

Major Dental Care

These services include crowns, bridges, root canals and dentures.

- Plan pays stated amount to both network and non-network dentists after the \$50 deductible
- Twelve (12) month waiting period for major dental services

Kentucky – Adult 19 and older – \$21 per month, Children 18 and younger – \$14 per month
Indiana and Ohio – Adult 19 and older – \$26 per month, Children 18 and younger – \$18 per month

MOST COMMON DENTAL SERVICES	NATIONAL AVERAGE RETAIL PRICE*	ANTHEM NETWORK DISCOUNT	ANTHEM PAYS	YOU PAY
Diagnostic and Preventive Care				
Periodic Oral Exam	\$ 37.80	\$ 6.80	100%	\$ 0
X-rays (bitewings - two films)	\$ 33.40	\$ 5.40	100%	\$ 0
Adult Teeth Cleaning	\$ 70.82	\$ 14.82	100%	\$ 0
Child Teeth Cleaning	\$ 52.04	\$ 12.04	100%	\$ 0
Basic Dental Care				
Filling (Resin-based, one surface, posterior**)	\$ 133.98	\$ 27.98	\$ 38.00	\$ 66.00
Extraction (Erupted tooth or exposed root)	\$ 116.44	\$ 24.44	\$ 35.00	\$ 57.00
Major Dental Care				
Root Canal (Molar)	\$ 775.00	\$ 110.00	\$ 330.00	\$ 335.00
Crown (Porcelain fused to high noble metal**)	\$ 888.25	\$ 143.25	\$ 206.00	\$ 539.00
Complete Denture - Top (Maxillary)	\$ 1131.74	\$ 231.74	\$ 225.00	\$ 675.00
Complete Denture - Bottom (Mandibular)	\$ 1103.30	\$ 203.30	\$ 225.00	\$ 675.00

*Prevailing Health Care Charges Survey**Assumes \$50 deductible has been met

- The "National Average Retail Price" shows what you may pay on average for a service without Dental Blue Coverage
- Dental Blue members are entitled to the Anthem discounts when they stay in-network
- The fourth column shows the amount Anthem will pay the dentist on your behalf
- The last column shows the remaining amount, if any, that you will be responsible for paying after Anthem pays your benefit in-network
- Individual situations may vary