



# Brush up on your dental benefits

## Your Anthem PPO plan gives you something to smile about

Keeping up with dental checkups is just as important as you age as it was when you were a kid. Regular checkups not only help keep your teeth and gums healthy, but they also can spot early signs of other health conditions.<sup>1</sup> That means going to the dentist can lead to better overall health.

### Your dental benefits at a glance

Your Anthem dental benefits include:

- 100% coverage for most preventive and diagnostic care, such as routine cleanings and X-rays, when you see a dentist in your plan's network.
- Discounts on health-related products and services from SpecialOffers<sup>SM</sup>.

### Why it helps to use dentists in your plan's network

Going to a dentist in your plan's network can save you time and money. These dentists have agreed to provide care at discounted rates. If they charge more than what your dental plan pays, they can't bill you for the difference. They'll also file claims for you.

### How to get a cost estimate from your dentist

If you need a major procedure, you can ask your dentist to submit a pretreatment estimate to Anthem. This estimate will give you a sense of what's covered under your plan and what you may have to pay out of pocket. It's especially useful if you need major procedures such as dentures, crowns, and gum disease treatment.<sup>2</sup>

## For more information or to find a dentist

- Use the Sydney<sup>SM</sup> Health mobile app, or visit [anthem.com](https://www.anthem.com).
- Call Member Services at the number on your ID card.



## How to make the most of your dental plan

### Find a dentist, review plan details, and ask questions on the app or online

Your dental plan includes digital tools and resources at no extra cost through our Sydney Health app and **anthem.com**.



**Find Care:** Search for a dentist in your plan's network by name, location, or specialty using the Find Care feature. You also can look up common dental treatments and compare estimated costs at dentists in your plan's network.



**Benefits information:** Log in to review your plan benefits, check how much you have paid toward your deductible, find the status of a claim, or access your digital ID card.



**Ask the Hygienist:** Send a question about your oral health to a dental hygienist and get an answer usually within 24 hours. They can answer questions and offer dental health tips about preventing and treating diseases of the mouth.



**Dental Cost Estimator:** Gives you a range of estimated costs in your area so you know what to expect to pay before having a treatment or procedure. Also compares estimated costs for dentists in and out of your plan's network.<sup>2</sup>



**Dental Health Assessment:** This quiz helps you better understand your oral health and risk factors for tooth decay, gum disease, and oral cancer. You'll receive a personalized report to share with your dentist, along with a dental health score that shows how you're doing and where you may need help.

To start using these digital tools, log in to our Sydney Health app, or visit **anthem.com**.

## Virtual dental visits are available

For standard dental care on the go or for an urgent dental issue, contact The TeleDentists for a virtual visit. The cost is the same as an in-office visit. Learn more, or make an appointment at **theteledentists.com/anthem**.

<sup>1</sup> Academy of General Dentistry, Know Your Teeth, Oral Warning Signs (accessed February 2023); knowyourteeth.com.

<sup>2</sup> A pretreatment estimate is not a guarantee of benefits or a guarantee of payment of benefits.

Sydney Health is offered through an arrangement with Cereon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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

Life products underwritten by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

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