# Anthem Optional Dental Insurance

You may choose optional employer-sponsored, employee-paid, dental insurance administered by Anthem. Dental benefits not only protect your teeth but also can support overall health. Some conditions, like heart disease, can have warning signs in the mouth and gums.[1] Our dental plan gives you all the benefits you need for a healthy mouth and more.

Your dental plan includes:

- Access to a large number of dentists in the plan.
- An extra cleaning if you're pregnant, have diabetes, or another qualifying condition.
- A benefit for a brush biopsy that can help diagnose oral cancer.
- No out-of-pocket costs for most preventive and diagnostic services, including regular cleanings and X-rays, when you see a dentist in the plan's network.
- Easy-to-use online tools, including a Dental Health Assessment, Dental Cost Estimator, and Ask a Dental Hygienist.
- Teledentistry, 24 hours a day, 7 days a week, 365 days a year. Using technology and telecommunications, employees can get dental care remotely, without the need to go to a dentist's office.

| | Bronze[2] | Silver[2] | Gold[2] |
|---|---|---|---|
| **Your Dental Plan at a Glance** | **In/Out-of-Network[3]** | **In/Out-of-Network[3]** | **In/Out-of-Network[3]** |
| Annual Benefit Maximum[4] | $750 | $1,000 | $1,500 |
| Annual Deductible | $50 | $50 | $50 |
| Orthodontia (only for children up to 18) | Not covered | Not covered | $1,500 |
| Diagnostic and Preventive Services | 100%/100% of allowable amount[3] | 100%/100% of allowable amount[3] | 100%/100% of allowable amount[3] |
| Basic Services | 50%/50% of allowable amount[3] | 80%/80% of allowable amount[3] | 80%/80% of allowable amount[3] |
| Oral Surgery (Simple) | 50%/50% of allowable amount[3] | 80%/80% of allowable amount[3] | 80%/80% of allowable amount[3] |
| Major Services[5] (including Complex Oral Surgery, Porcelain Crowns, and Implants) | Not covered | 50%/50% of allowable amount[3] | 50%/50% of allowable amount[3] |
| Annual Maximum Carryover | Not covered | Not covered | Covered |
| No waiting periods for basic or major services. Up to 24-month waiting period missing tooth clause.[5] | | | |

1 Harvard Health Publishing, *Gum disease and heart disease: The common thread* (accessed July 2023): **health.harvard.edu**.
2 In-network rates for each tier, out-of-network reimbursement limitations may apply.
3 Difference in charged amount and out-of-network allowable amount can result in balance billing.
4 Dental services exceeding annual benefit maximum(s) are not Covered Services in compliance with applicable state law(s) and participating provider discounts may not apply. Please contact your dentist to determine available discounts prior to obtaining services. For complete coverage details, please refer to your plan certificate or contact member services.
5 For replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

## Monthly Dental Rates

| Monthly Rates | Bronze | Silver | Gold |
|---|---|---|---|
| Employee only | $14.64 | $22.25 | $29.53 |
| Employee + spouse | $26.70 | $42.24 | $57.09 |
| Employee + child(ren) | $34.73 | $47.75 | $72.80 |
| Family | $51.25 | $70.99 | $106.18 |