

# Dental

## Benefit Charts

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2025 Individual and Family Plans

### **Plans on the Marketplace**

Anthem Dental Family PPO plans

**November 1, 2024 through January 15, 2025**

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## Anthem Dental Family PPO plans

Each of our Dental Family plans covers pediatric dental essential health benefits for children up to age 19.

You can choose from these four benefit levels for adults:

- **Dental Family Value** — covers preventive care and basic services, like fillings and nonsurgical tooth removal
- **Dental Family** — covers preventive care, basic services, and more complex procedures, like root canals, oral surgery, crowns, and dentures
- **Anthem Dental Family Enhanced** — covers all of the above, with lower out-of-pocket costs for both adults and children; also covers cosmetic orthodontics for children

Cost shares show what the member pays	Dental Family Value		Dental Family		Dental Family Enhanced	
	Members age 18 and younger	Adults age 19+	Members age 18 and younger	Adults age 19+	Members age 18 and younger	Adults age 19+
	In-network / Out-of-network	In-network / Out-of-network	In-network / Out-of-network	In-network / Out-of-network	In-network / Out-of-network	In-network / Out-of-network
<b>Diagnostic and preventive</b>	No waiting period	No waiting period	No waiting period	No waiting period	No waiting period	No waiting period
<b>Cleaning, exams, x-rays</b>	0% / 30% coinsurance	0% / 50% coinsurance	0% / 30% coinsurance	0% / 50% coinsurance	0% / 20% coinsurance	0% / 50% coinsurance
<b>Basic services</b>	No waiting period	6-month waiting period	No waiting period	6-month waiting period	No waiting period	6-month waiting period
<b>Fillings</b>	40% / 50% coinsurance	50% / 75% coinsurance	40% / 50% coinsurance	50% / 75% coinsurance	20% / 40% coinsurance	20% / 60% coinsurance
<b>Brush biopsy</b>	Not covered	Covered	Not covered	Covered	Not covered	Covered
<b>Complex and major services</b>	No waiting period	Not covered	No waiting period	12-month waiting period	No waiting period <i>Except 12-month waiting period for cosmetic orthodontia.</i>	12-month waiting period
<b>Endodontic/periodontic/oral surgery (root canal, scaling, tooth removal)</b>	50% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	Not covered	50% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	70% / 85% coinsurance	20% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	50% / 75% coinsurance
<b>Prosthetics (crowns, dentures, bridges)</b>	50% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	Not covered	50% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	70% / 85% coinsurance	50% / 50% coinsurance <i>Coverage for pediatric children does not cover periodontic or prosthetic services.</i>	50% / 75% coinsurance
<b>Medically necessary orthodontia</b>	50% / 50% coinsurance	Not covered	50% / 50% coinsurance	Not covered	50% / 50% coinsurance	Not covered
<b>Cosmetic orthodontia</b>	Not covered	Not covered	Not covered	Not covered	50% / 50% coinsurance <i>\$1,000 lifetime maximum for cosmetic orthodontia.</i>	Not covered
<b>Dental network</b>	Dental Prime	Dental Prime	Dental Prime	Dental Prime	Dental Prime	Dental Prime
<b>Deductible (per person, all services)</b>	\$50	\$50	\$50	\$50	\$25	\$50
<b>Annual maximum (per person)</b>	None	\$750	None	\$750	None	\$1,000
<b>Annual out-of-pocket limit</b>	\$375 / None <i>Per child, up to \$750 per family.</i>	None	\$375 / None <i>Per child, up to \$750 per family.</i>	None	\$375 / None <i>Per child, up to \$750 per family.</i>	None

Note: This is only a brief description of some plan benefits. Please refer to the Booklet for more complete details, including benefits, limitations, and exclusions.



Connecting  
you to the  
right coverage

# Dental and vision

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2025 Individual  
and Family Plans



**Plans on the Marketplace**

Anthem Dental Family PPO plans

**Plans off the Marketplace**

Anthem Essential Choice PPO plans,  
Anthem Dental Family PPO plans,  
and Blue View Vision plans



# Connecting you to the right coverage

## Here for your every health need

Our Individual and Family plans are designed to meet both your medical and financial health goals. With a range of options suited to different budgets, we can connect you to the coverage that's right for you.

### Supporting the whole-health experience

Regular dental checkups are about more than keeping your mouth healthy. They can help dentists identify health conditions, like heart disease and diabetes.<sup>1</sup>

Likewise, eye exams can help eye doctors find early signs of diabetes, high blood pressure, high cholesterol, and other serious health issues beyond your vision.<sup>2</sup>

We're transforming access to quality dental and vision care.

#### Purchasing a plan

To help support your overall health, you can buy a dental plan during open enrollment when you purchase a medical plan. You can also buy dental and vision plans on their own year-round without having to wait until the next open enrollment period.



<sup>1</sup> Centers for Disease Control and Prevention: *Oral Health Conditions* (September 2023); [cdc.gov](https://www.cdc.gov).

<sup>2</sup> Your Sight Matters: *Schedule Your Comprehensive Eye Exam before the year ends* (October 2022); [yoursightmatters.com](https://yoursightmatters.com).

# Dental and vision benefits



## Dental plan benefits

When you choose Anthem, you gain access to one of the largest dental networks in the country. That means you're likely to find a dentist close to your home or work. You may even be able to see a dentist you already know and trust. Dental plan features include:

- 100% coverage for preventive care, like regular dental cleanings, exams, and X-rays, when you go to a dentist in your plan's network.
- No waiting periods for preventive care, which can be accessed right away.
- Strong network discounts, with a 35% average national network discount when you visit one of our network dentists.<sup>1</sup>

## Vision plan benefits

Our vision network is one of the largest in the country. You'll be able to receive your eye care, glasses, and other accessories just about anywhere. With our vision plan:

- You'll have access to more than 43,000 eye doctors and other eye care providers at over 31,000 locations.<sup>2</sup>
- You can go to an independent eye doctor or popular retailers, such as LensCrafters®, Target Optical®, and most Pearle Vision® locations, as well as online stores, including Glasses.com, ContactsDirect.com, 1-800 CONTACTS® or befitting.com.
- You'll get 100% coverage for preventive care, like regular eye exams, when you go to an eye doctor in your plan's network.
- There are no waiting periods for preventive care, which can be accessed right away.
- Generous network discounts will save you up to 40% on extra pairs of glasses, contact lenses, lens treatments, specialized lenses, and various accessories and add-ons — even after you've used all your covered benefits.

<sup>1</sup> Anthem Network Discount Report 2022.

<sup>2</sup> Zelis Network360, January 2023.

## Understanding health plan terms

**Monthly premiums:** what you pay each month for your plan benefits

**Levels of coverage:** the types of benefits covered

**Deductibles:** the amount of expenses you have to pay out of pocket every calendar year before your plan begins to pay for benefits

**Benefit waiting period:** the period of time you have to wait until your plan starts covering benefits

**Copays:** a fee you pay for each provider visit

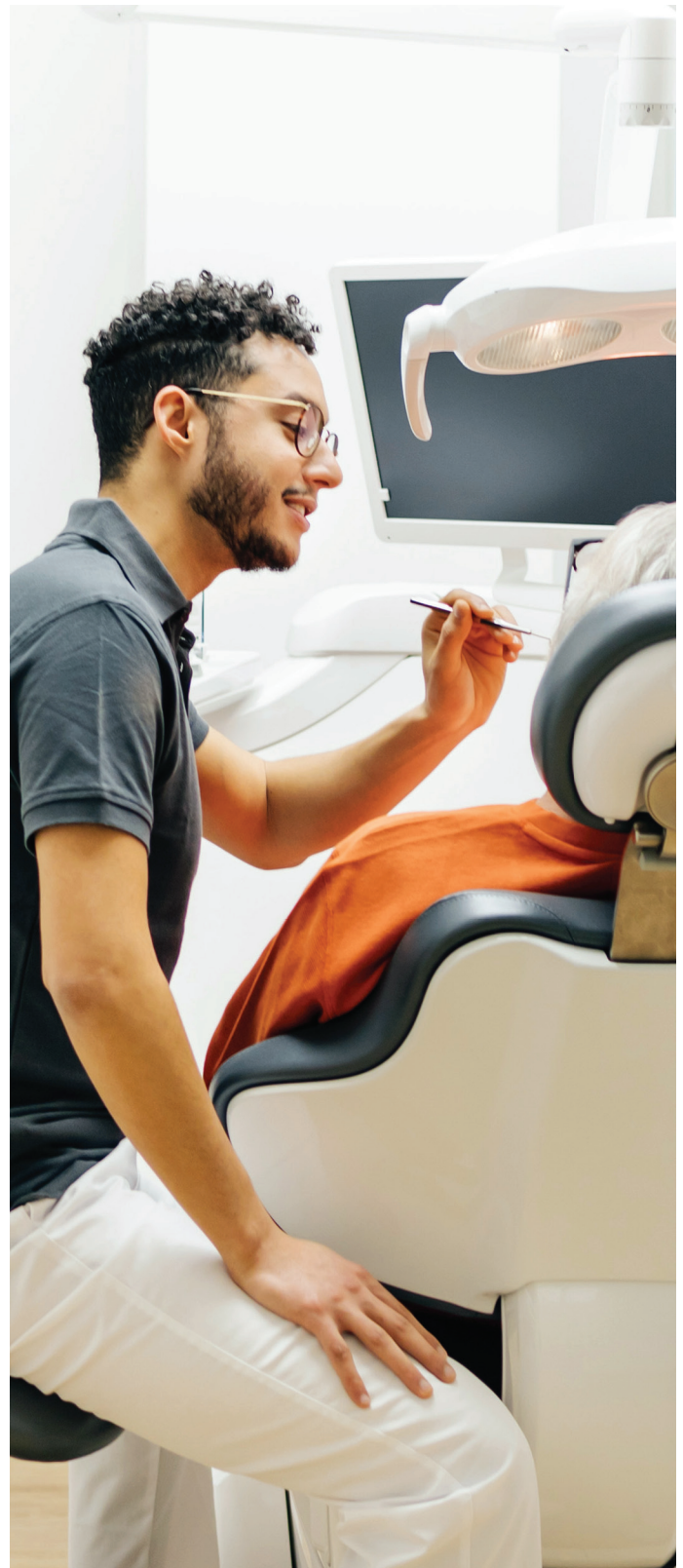
**Coinsurance:** the amount you pay for healthcare services; usually a certain percentage of the cost after your deductible has been paid



To learn more about dental benefits for plans on the Marketplace, **see our detailed charts.**



To learn more about dental and vision benefits for plans off the Marketplace, **see our detailed charts.**





# Dental and vision plan resources

## Finding a dentist or eye care

To find dental or vision care near you, go to [anthem.com/find-care](https://www.anthem.com/find-care).

### Lowering your out-of-pocket costs

You will save the most money if you see a dentist or eye doctor in your plan's network. These health professionals have agreed to accept rates negotiated by your plan, so you can save money on the services you need, when you need them — including during any waiting periods and after you reach your annual maximum benefit.



## Making it easier to stay connected

Through technology and innovation, we are working hard to improve health outcomes, control costs, and enhance your overall care experience.

All our plans come with online tools to make it easier for you to find care, get your benefit information, and learn about different health topics. Once you become a member, you can simply log in to [anthem.com](https://www.anthem.com) to access:

### Ask a Hygienist.

Email questions to licensed dental professionals and receive quick, private, and personalized advice at no extra cost.

### The Dental Cost Estimator.

Estimate your costs for dental procedures and services in your ZIP code before receiving care.

### The Dental Health Assessment.

Answer a few questions to get feedback about your dental health status.

### Virtual and at-home care options.

Our dental preferred provider networks (PPOs) offer virtual and remote care, including virtual exams for dental emergencies, from the convenience of your own home.

Plans that cover:

- **Dentures** have the option of custom-fit replacement dentures through our Dentures@Home program.
- **Cosmetic** orthodontics have the option for clear aligners through our Ortho@Home program.

Both programs allow you to receive at-home care under the oversight of a licensed dentist.

# Value-added features

## The Sydney Health app

Our mobile app brings valuable health plan information together in one place — to put you in control and make staying on top of your care more convenient.

### With Sydney<sup>SM</sup> Health, you can:

- View digital ID cards and plan, prescription, or claims information.
- Find nearby care.
- Compare costs for healthcare services.
- Take advantage of the Symptom Assessment tool.
- Use the free integrated Nutrition Tracker to scan food, tackle dietary habits, and generate food logs that can be shared with your healthcare professional.

Once you enroll in one of our plans, Sydney Health is available for free download on the App Store<sup>®</sup> or Google Play<sup>™</sup>.

You only need a smartphone, tablet, or other personal device to get started.

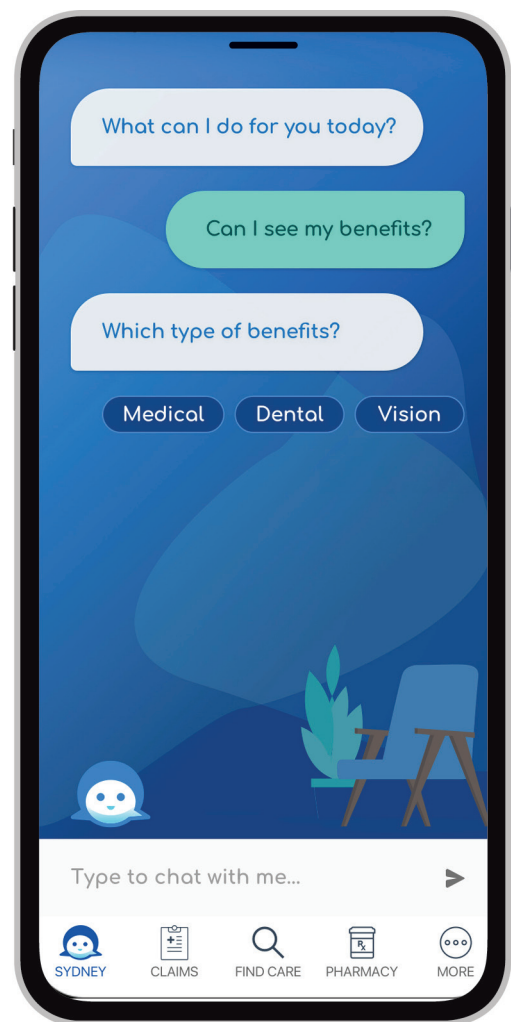
## Discounts that make a difference

Through SpecialOffers@Anthem<sup>SM</sup>, you can also receive discounts on LASIK and other health and wellness products and services that may not be covered under your plan.

## A focus on whole-person health

The Anthem Whole Health Connection<sup>®SM</sup> program links your Anthem medical, dental, and vision plans together — to give your doctors a more complete picture of your health.\*

This comprehensive approach helps foster stronger relationships with your care providers, better coordination within your care team, and improved outcomes.



\* Anthem Whole Health Connection is included at no extra charge for employees with Anthem health and wellness coverage and one or more of the following plans from us: pharmacy, dental, vision, or supplemental health.

# Connecting you to benefits that matter

We're here to help you make the best decision for you, your family, and your budget — with guidance, support, and resources every step of the way.

## You can sign up today for our dental and vision plans

**Apply online:** To shop and compare on the Marketplace dental plans, go to [ConnectforHealthCO.com](https://ConnectforHealthCO.com) and select the Anthem dental plan that best fits your needs.

To shop and compare off the Marketplace dental and vision plans, go to [anthem.com](https://anthem.com) and select **Individual & Family**.

**Apply on paper:** You will need to fill out and sign the application. Then, give it to your representative or mail it to us at the address on the form.



**For on the marketplace dental plans, open enrollment period runs November 1, 2024 - January 15, 2025.**

**Off the marketplace dental and vision plans can be purchased any time of the year.**

This is only a brief description of some plan terms and benefits. Please refer to your *Booklet* for more complete details, including benefits, limitations, and exclusions. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

## We're here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

### Spanish

Usted tiene derecho a obtener asistencia en su idioma sin cargo. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación ¿Tiene alguna deficiencia visual? También puede solicitar este documento en otros formatos.

### Chinese

您有權免費獲得使用您的語言提供的協助。只需撥打印於您的 ID 卡上的會員服務部電話號碼即可。視力障礙？您也可以索取本文件的其他格式。

### Vietnamese

Quý vị có quyền nhận trợ giúp bằng ngôn ngữ của mình, miễn phí. Quý vị chỉ cần gọi đến số điện thoại của Ban Dịch vụ Thành viên trên thẻ ID của quý vị. Quý vị bị khiếm thị? Quý vị cũng có thể yêu cầu các định dạng khác của tài liệu này.

### Korean

귀하는 귀하의 언어로 된 도움을 무료로 받을 권리가 있습니다. 귀하의 ID 카드에 있는 가입자 서비스 번호로 전화하십시오. 시각 장애인이신가요? 다른 형식으로 된 이 문서를 요청하실 수 있습니다.

### Tagalog

May karapatan kang makakuha ng tulong na nasa iyong wika nang libre. Tawagan lang ang numero ng Member Services na nasa iyong ID card. May kapansanan sa paningin? Maaari ka ring humingi ng iba pang mga format ng dokumentong ito.

### Russian

У вас есть право на бесплатное получение помощи на вашем родном языке. Просто позвоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. У вас проблемы со зрением? Вы также можете запросить этот документ в других форматах.

### French Creole

Ou gen dwa jwenn èd nan lang ou gratis. Jis rele nimewo Sèvis Manm ki sou Kat ID ou a gratis Gen pwoblèm vizyèl? Ou ka mande tou pou lòt fòm nan dokiman sa a.

### Arabic

لك الحق في الحصول على هذه المعلومات والحصول على المساعدة بلغتك مجاناً. فقط اتصل برقم خدمات الأعضاء الموجود على بطاقة هويتك. هل تعاني من ضعف البصر؟ يمكنك أيضاً طلب تنسيقات أخرى لهذه الوثيقة.

### French

Vous avez le droit d'obtenir de l'aide dans votre langue gratuitement. Appelez simplement le numéro du Services membres figurant sur votre carte d'identité. Vous êtes une personne malvoyante ? Vous pouvez également demander à accéder à ce document dans d'autres formats.

### Persian

شما حق دارید به زبان خود به صورت رایگان کمک بگیرید. فقط با شماره خدمات اعضا مندرج در کارت عضویت خود تماس بگیرید. آیا دچار اختلال بینایی هستید؟ همچنین می‌توانید فرمت‌های دیگر این سند را درخواست کنید.

### Armenian

Դուք իրավունք ունեք անվճար օգնություն ստանալու ձեր լեզվով: Պարզապես զանգահարեք ձեր ID քարտի վրա գտնվող Անդամների սպասարկման համարին: Տեսողության խանգարում ունեցող էք: Կարող եք նաև խնդրել այս փաստաթղթի այլ ձևաչափեր:

### Japanese

あなたにはあなたの言語で無料で支援を受ける権利があります。ID カードに記載されている会員サービス番号にお電話ください。視覚障害をお持ちですか？他の形式でこの文書を要求することもできます。

### Italian

Hai il diritto di ricevere assistenza gratuita nella tua lingua. Basta chiamare il numero del Servizio Membri presente sulla tua tessera identificativa. Hai problemi di vista? È possibile richiedere anche altri formati di questo documento.

### German

Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Rufen Sie einfach die Nummer des Mitgliederservices auf Ihrer ID-Karte an. Sehbehindert? Sie können dieses Dokument auch in anderen Formaten anfordern.

### Polish

Masz prawo do bezpłatnej pomocy w swoim języku. Wystarczy zadzwonić pod numer Biura Obsługi Klienta podany na karcie identyfikacyjnej. Masz wadę wzroku? Możesz również poprosić o inne formaty tego dokumentu.

### Pennsylvania Dutch

Du hoscht's Recht fer Hilf griege in dei Schprooch fer nix. Duh yuscht die Member Services Number uffrufe uff dei ID Card. Hoscht Druwwel fer sehne? Du kannscht des do Schreiwes in en differnter Weg griege so as du's besser sehne kannscht.

### TTY/TTD:711

### It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate, on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>