



California Small Group Dental Plan Portfolio Overview

- Simplified options!
- Streamlined dental plans!
- Easier to understand!

Dental plans and benefits you and your clients can smile about.

Dental plans with rich benefits. Dental plans that meet the needs of your clients. Dental plans that make sense. We've simplified and streamlined our small group dental plan portfolio making it easier for you to sell and easier for your clients to understand. The redesign will be seamless to you and your clients and will also provide us with a more competitive portfolio.

You asked for it. We listened. And now you've got it.

We listened to you and now we understand exactly what you wanted in a dental plan portfolio and in the dental plans themselves. Making it all simpler was key. So we're pleased to tell you that our new portfolio includes the features you asked for, including:

- 12 dental plans or less
- Both dental PPO and dental HMO plans
- A variety of annual maximums ranging from \$1,000 to \$2,000
- A large dental network so members don't have to change dentists

Plus, we have dental plans with:

- No waiting periods
- Deductibles of \$50
- Coverage for at least two cleanings a year
- Diagnostic and preventive services (exams, cleanings and X-rays) covered with at least 90% reimbursement
- Options for orthodontic coverage
- Out-of-network reimbursement with at least the 80th percentile*

1 Dental Blue®

We make it easy to sell with coverage for:

- Diagnostic and preventive services like exams, cleanings and X-rays — at no cost when using an in-network provider
- Fillings at 80% (or even 90%) when using an in-network provider
- More extensive services like oral surgery, crowns and root canals
- Orthodontic services covered on most dental plans

And there are no waiting periods so members can take advantage of their dental benefits right away.

Plus, Dental Blue members who are pregnant or living with diabetes can receive one additional dental cleaning or periodontal maintenance procedure a year. And we'll also reach out to them with our Future Moms and ConditionCare: Diabetes programs if they are enrolled in the 360° Health® program.

Even better, Dental Blue members get extra savings where other carriers leave off. Bottom line: Members get our negotiated pricing when they visit an in-network provider for covered services received:

- After they reach their annual maximum
- During a waiting period (if their dental plan has one)
- If frequency limitations have been exceeded. For instance, if a dental plan covers two cleanings a year and they receive a third cleaning, they would receive our negotiated rate for the third cleaning.

Out-of-network reimbursement

Annual Deductible

Waived in-network for Diagnostic and Preventive Services (single/family)

Annual Maximum

Diagnostic and Preventive Services (cleanings, exams, X-rays)

Minor Restorative Services (fillings)

Major Restorative Services

Oral surgery (tooth extraction)

Endodontics (root canal therapy)

Periodontics (scaling/root planing)

Prosthodontics (crowns, bridges and dentures)

Orthodontic Services

Adult and child

Waiting Periods

New groups of 2-50 may receive 6% savings on their dental and life premiums when they purchase dental and life together!

Dental Blue: Silver, Gold and Platinum PPO Plan Benefits

Dental Blue Silver 100-80		Dental Blue Silver Plus 100-80		Dental Blue Gold 100-80		Dental Blue Gold Plus 100-80		Dental Blue Platinum 100-80		Dental Blue Platinum Plus 100-80	
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
80th percentile*											
\$50/\$150		\$50/\$150		\$50/\$150		\$50/\$150		\$50/\$150		\$50/\$150	
\$1,000		\$1,500		\$1,500		\$1,500		\$2,000		\$2,000	
100%	80%	100%	80%	100%	80%	100%	80%	100%	100%	100%	100%
80%	60%	80%	60%	80%	60%	80%	60%	90%	80%	90%	80%
50%	50%	80%	60%	50%	50%	80%	60%	60%	50%	90%	80%
50%	50%	80%	60%	50%	50%	80%	60%	60%	50%	90%	80%
50%	50%	80%	60%	50%	50%	80%	60%	60%	50%	90%	80%
50%	50%	50%	50%	50%	50%	50%	50%	60%	50%	60%	50%
50% up to \$1,000		Not covered		50% up to \$1,000		50% up to \$1,000		50% up to \$1,500		50% up to \$1,500	
None											

* Out-of-network (OON) reimbursement for Dental Blue plans is at the 80th percentile.

Out with the old and in with the new.

To make it simpler, we have eliminated several old dental plans: Dental Blue 100 (six plans); Dental Blue 200 (six plans); Dental Blue 300 (six plans); Traditional Metallic (five plans); and SmileNet.

You may be pleasantly surprised to see that the Dental Blue 100-80 Metallic plans offer the same dental plan designs as the Traditional Metallic plans, offer out-of-network reimbursement at the 80th percentile and provide the following key advantages:

- The Dental Blue 100 network is almost 20% larger than the Traditional Metallic plan network
- Members get our negotiated pricing when they visit an in-network provider for covered services received after they reach their annual maximum; during a waiting period (if their dental plan has one); and if frequency limitations have been exceeded. For instance, if a dental plan covers two cleanings a year and they receive a third cleaning, they would receive our negotiated rate for the third cleaning.

What should you sell today?

If you sold:	Replace with:
Silver 1000	Dental Blue Silver 100-80
Gold 1500	Dental Blue Gold 100-80
Gold Preferred 1500	Dental Blue Gold Plus 100-80
Platinum 2000	Dental Blue Platinum 100-80
Platinum Preferred 2000	Dental Blue Platinum Plus 100-80

2 Basic, Standard and High Option Dental PPO Plans

Looking for a dental plan that pays 100% in-network for diagnostic and preventive services, and covers both minor and major restorative services? These three dental PPO plans feature:

- The freedom to choose any dentist or specialist participating in our Prudent Buyer network (no referrals needed)
- Access to quality care at discounted fees
- Coverage for both routine visits and more extensive procedures

Basic, Standard and High Option Dental PPO Plan Benefits

	Basic Option Dental PPO		Standard Option Dental PPO		High Option Dental PPO	
	In-network ¹	Out-of-network ²	In-network ¹	Out-of-network ²	In-network ¹	Out-of-network ²
Annual Deductible (Single/Family)	\$75/\$225		\$50/\$150		\$50/\$150	
Waived in-network for Diagnostic and Preventive Services?	No /No		Yes /No		Yes /No	
Annual Maximum – per member	\$1,000		\$1,000		\$2,000	
Diagnostic and Preventive Services Cleanings, exams, X-rays	100%	50%	100%	80%	100%	80%
Minor Restorative Services Filling of cavities (amalgam and resin)	50%	50%	80%	80%	80%	80%
Major Restorative Services						
Oral surgery (tooth extraction)	50%	50%	50%	50%	80%	80%
Endodontics (root canal therapy)	50%	50%	50%	50%	80%	80%
Periodontics (scaling/root planing)	50%	50%	50%	50%	50%	50%
Prosthodontics (crowns, bridges and dentures)	50%	50%	50%	50%	50%	50%
Orthodontic Services Adult and child	Not covered		Not covered		50% up to \$1,500	
Waiting Periods	12-month waiting period for Periodontics and Prosthodontics Services					

¹ Percentage applies to negotiated provider fee after the deductible is met.

² Percentages shown are payable up to amount on fee schedule.

3 Dental Net DHMO Plan

Perhaps you want a dental plan that offers simple coverage with lower out-of-pocket costs. Our dental DHMO plan, Dental Net, offers:

- Nearly 6,000 dental HMO providers and provider locations to choose from
- Easy-to-use coverage
- No annual deductibles
- No annual maximums
- No waiting periods
- Orthodontic services for children and adults

Note: Only services received from a participating dental office are covered by our Dental Net plan.

While we are demarketing our Dental SelectHMO, we will still offer our popular Dental Net plan. Dental Net's benefits are similar to those of the Dental SelectHMO, but with significantly lower copay amounts. Plus, the Dental Net network is larger than the Dental SelectHMO network.

Dental Net DHMO Plan Benefits	In-network coverage only, except for out-of-area emergencies
Annual Deductible	None
Annual Maximum	None
Diagnostic and Preventive Services Cleanings, exams, X-rays	No charge
Minor Restorative Services	No charge for most fillings
Major Restorative Services	
Oral surgery (tooth extraction)	Copays apply
Endodontics (root canal therapy)	Copays apply
Periodontics (scaling/root planing)	Copays apply
Prosthodontics (crowns, bridges and dentures)	Copays apply
Orthodontic Services Adult and child	\$1,850 copay
Waiting Periods	None

Dental Net is available in the following counties: Alameda, Contra Costa, Los Angeles, Marin, Orange, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Solano, and Sonoma.

Dental Net provides limited availability in these counties: El Dorado, Kern, Kings, Monterey, Placer, Riverside, San Mateo, Santa Cruz, Tulare and Ventura.



Emergency dental treatment for the international traveler

As an Anthem dental member, your clients' employees and their eligible, covered dependents automatically have access to the International Emergency Dental Program administered by DeCare Dental.* With this program, employees may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

*DeCare Dental is a wholly-owned subsidiary of the parent company of Anthem Blue Cross.

4 Voluntary Dental PPO and Voluntary Dental Saver SelectHMO Plans

Both of these dental plans remain the same. We will not be making any changes to our voluntary dental plan selection and they will continue to be offered to groups of 2-50. These dental plans offer your small group clients quality, comprehensive dental coverage at little or no cost to their company.

- The Voluntary Dental PPO plan gives members a choice of any dentist and many services offered at a very low cost or even no cost. Diagnostic and preventive care is covered immediately after approval.
- The Voluntary Dental Saver SelectHMO plan gives members a chance to enjoy unlimited benefits with participating dentists, low office copays, and no annual maximums or deductibles. And just like with our Voluntary Dental PPO plan, diagnostic and preventive care coverage begins immediately after approval.

Benefits	PLAN PAYS		MEMBER'S COPAY
	Dental PPO Plan		Dental Saver SelectHMO
	Participating Dental Office	Non-Participating Dental Office†	Participating Dental Office Only*
Diagnostic Care			
Periodic oral examinations	100%	\$16	No charge
Full mouth X-rays	100%	\$45	No charge
Preventive Care			
Prophylaxis: adult/child	100%	\$35/\$22	No charge**
Topical fluoride: child	100%	\$15	No charge
Restorative: Filling - Permanent			
		Six-month waiting period	
1 surface	\$28	\$28	\$54
2 surface	\$37	\$37	\$64
3 surface	\$42	\$42	\$75
4 surface	\$50	\$50	\$89
Oral Surgery			
		Six-month waiting period	
Single extraction	\$60	\$60	\$60
Impaction: soft tissue	\$80	\$80	\$136
Impaction: partial bony	\$95	\$95	\$176
Impaction: complete bony	\$120	\$120	\$200
Endodontic Care			
		12-month waiting period	
Root canal: anterior	\$120	\$120	\$289
Root canal: bicuspid	\$145	\$145	\$341
Root canal: molar	\$185	\$185	\$459
Periodontic Care			
		12-month waiting period	
Scaling/root planing: per quadrant	\$36	\$36	\$101
Gingivectomy: Per tooth	\$32	\$32	\$72
Prosthodontic Care			
		12-month waiting period	
Crown: porcelain with high noble metal	\$200	\$200	\$432
Complete upper or lower dentures	\$260	\$260	\$577
Partial denture	\$240	\$240	\$430
Orthodontic Care			
Child	See note***	See note***	\$2,870
Adult	Not covered	Not covered	\$3,045
Retention	Not covered	Not covered	\$300
Cosmetic Care – Resin Filling			
Permanent, one surface, posterior	No charge	No charge	\$75
Labial veneer (laminated) – chairside	No charge	No charge	\$187
Other Services			
Office visit	N/A	N/A	\$5
Annual deductible	\$50 per person 3-member maximum	\$50 per person 3-member maximum	None
Annual maximum benefit	\$1,000 per member	\$1,000 per member	Unlimited

† Members using a non-participating dentist are responsible for costs in excess of covered expenses, in addition to their copays and deductibles.

**These copays apply only when services are rendered by a participating dentist. Specialty services provided by a specialty dentist are included on a separate schedule in your contract or Evidence of Coverage. See contract for benefits, exclusions and limitations.

***First two cleanings in 12 consecutive months. All additional cleanings in 12 consecutive months require a copay.

***If a combined total of 10 or more employees enroll in the small group Voluntary Dental PPO plan and/or the Dental Saver SelectHMO plan, child orthodontic benefits (up to \$500 lifetime maximum per child) will be added to the Voluntary Dental PPO plan at no additional cost. Please refer to the Certificate for more information.

Dental Network Availability: The Voluntary Dental Saver SelectHMO plan has participating Dental providers in the following counties: Alameda, Contra Costa, Los Angeles, Marin, Orange, Sacramento, Santa Barbara, Santa Clara, San Diego, San Francisco, San Joaquin, San Luis Obispo, Solano and Sonoma. Counties with limited availability: El Dorado, Fresno, Kern, Kings, Monterey, Placer, Riverside, San Bernardino, Santa Cruz, San Mateo, Tulare and Ventura.

Adding dental plans to an existing group is easy.

No underwriting approval is needed for existing health customers. Just have them fill out an employer application, indicate the dental plans they wish to offer and contribution amounts and send it back to us at:

Anthem Blue Cross
ATTN: Small Group Services
P.O. Box 9042
Oxnard, CA 93031-9042

If preferred, they can send us a letter on company letterhead requesting the change and indicating their desired contribution amount.

A word about renewals.

Groups on demarketed dental plans will have the opportunity to maintain their current dental plan at renewal if they wish to do so. We will not require them to migrate to our new dental plan portfolio at this time.

Something to smile about — selling made simple.

Our goal is to create dental plans that meet your clients' dental and financial needs — and make them easier for you to sell. With fewer, simplified dental plans, we think you'll find that our dental plan portfolio does all that and more. Just visit anthem.com/ca to view and print updated materials and see for yourself!

Brighten your clients' health benefits package with dental coverage from Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company.

If you have questions or need more information on the new California small group dental plan portfolio, please contact your Regional Sales Manager.



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