

Anthem Dental

for individuals and families

Dental benefits you can smile about!

Why dental care is a big part of your overall health

A healthy mouth is more than a great smile. Regular dental check-ups can help find the early warning signs of certain health-related problems. That's just one reason why it's important to take good care of your teeth and gums. And a dental plan from Anthem Blue Cross and Blue Shield (Anthem) can help make it easy and affordable.

Anthem can help make getting your dental care pretty painless. Here's the plan:

- **You can save money with our network of dentists – or pick the dentist you want**

To get the most from your benefits, choose from our network of participating dentists. Of course, you're also free to choose a dental provider that's not in our network, but your part of the cost may be greater.

- **You don't have any medical questions to worry about**

You can sign up for dental coverage and you won't have to answer questions about your overall health.

- **Preventive benefits are covered in full**

When you visit a network dentist, you have no deductible or coinsurance to pay for any covered preventive or diagnostic service.

- **It's easy**

When you visit a network dentist, there's almost no paperwork. In most cases, your claims will be filed for you.¹

Best of all, it's Anthem

You know us well as Anthem Blue Cross and Blue Shield, Virginia's largest health insurer.² And now, we're happy to offer dental coverage, for you and your family.

With Anthem, you have access to one of the largest dental networks of its kind in Virginia. Go to anthem.com to find a dentist near you.

Monthly rates³

One adult under 50	\$33.00	1st child with no adult applicant	\$33.00
One adult 50 or older	\$38.25	Each dependent child, up to 6 children	\$21.25

For a benefits breakdown, turn to the other side.

Dental benefits

The annual maximum amount for your plan

This is the yearly amount we'll pay for your covered dental services. You'll have an annual maximum amount of \$1,000 per covered person every calendar year that the plan is in effect. This applies to preventive, restorative and complex benefits.

Preventive, diagnostic and X-rays

For these types of services, there's no deductible or a waiting period. Take a look at the chart below to get an idea of what your cost would be.

Covered service	How often	Your part of the cost with in-network provider	Your part of the cost with out-of-network provider
Diagnostic (oral exam)	2 per year	0%	50%
Set of full-mouth X-rays	Age 5 and over, 1 set every 3 years	0%	50%
Bitewing X-rays	1 per year (not in same year as full-mouth X-ray)	0%	50%
Routine cleaning with fluoride (topical fluoride treatments for children under age 16)	Limited to 2 cleanings per member, per year	0%	50%

What you should know about preventive and diagnostic care

- There is no yearly deductible for in- and out-of-network diagnostic and preventive services.
- Coverage includes two oral exams and two dental cleanings per member, per year. Periodontal (gum) cleanings count toward the two cleaning maximum per year, but are not covered as a diagnostic or preventive service. Periodontal cleanings are covered at 50% in- and out-of-network, after an 18-month waiting period.
- The total benefit for single and bitewing X-rays may not be more than the benefit for full mouth X-rays.

This overview gives only a brief description of some of the features of the plan. This is not the insurance contract and only the actual policy terms apply. For the details (benefits, limitations and exclusions) of your plan, you can refer to your plan Certificate. If you see any differences between the terms of the Certificate and what is shown in this document, please refer to the Certificate as the correct information.

Restorative and complex services

These services (explained in the chart below) have waiting periods before they are covered. See the chart below for waiting periods and your share of the coinsurance and deductibles you have to pay for certain services.

		Coinsurance		Annual deductible					
Covered service	Waiting period	In-network	Out-of-network	In-network	Out-of-network				
Restorative services (Fillings)	6 months	50%	50%	\$50	\$100				
Simple extraction									
Adjunctive services (Emergency treatment of dental pain for minor procedure, general anesthesia with oral surgery)									
Oral surgery (Includes root removal, treatment of abscess)	18 months								
Prosthodontic services (Onlays, crowns, dentures)									
Endodontic services (Root canals)									
Periodontal services (Includes periodontal cleaning, scaling, root planing)									

Ready to apply? Here's how:

Just fill out and sign the application. Then send it and your payment to your agent or to:

Anthem dental plans
P.O. Box 14046
Roanoke, Virginia 24038-4046

For a complete description of dental benefits, please contact your Anthem sales representative. For a complete list of limitations and exclusions, see "Anthem Dental Coverage Details" (# 20891VAMENABS).

1 This added feature is not guaranteed by your policy and can be modified or discontinued at our discretion.
2 Anthem Market Research, October 2011
3 Subject to change.