

Anthem Optional Dental Insurance

4% premium increase

You may choose optional employer-sponsored, employee-paid, dental insurance administered by Anthem. Dental benefits make it easier and more affordable to care for your mouth — and smile. Regular dental checkups help your dentist keep your teeth and gums healthy and catch potential issues earlier, when they're easier to treat. Good oral health can also help improve overall health and reduce the risk of diabetes, heart disease, and other serious health conditions.¹

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 through the age of 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			

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

¹ Oral Health Foundation. The importance of a healthy smile (accessed October 2021): dentalhealth.org.

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.