Anthem dental overview

Anthem is making it easy to find the kind of dental coverage you've been looking for ...

... take a look

Selecting a dental plan for your employees is all about balance. On the one hand, you want affordability. But you also want the right mix of core benefits and more specialized benefits that help target your employees’ overall health. When you choose Anthem Blue Cross Life and Health Insurance Company (Anthem) dental, you can count on all of this:

- Solid coverage at a good price
- Benefits that make sense for dental health — and overall health
- Freedom to see any dentist, with access to a broad network with a potential for savings when using an in-network provider
- Service you can count on

Choose a dental plan that’s designed for better health

When we designed our dental plans, we took overall health into account. Most or all of our dental plans offer:

- One hundred percent coverage when employees see a network dentist for most diagnostic and preventive care services like cleanings and X-rays, which can be key to long-term dental health.
- Benefits for brush biopsy which, together with a surgical biopsy, may help to diagnose oral cancer.
- Orthodontic benefits.
- Members who are pregnant or living with diabetes can get one extra cleaning or periodontal maintenance procedure each year. Additionally, those actively engaged in a care management program are auto-enrolled for a third cleaning.
- Annual maximum carryover, which lets members carry over some unused benefit dollars.

> Turn over to learn more.

Anthem dental offers the right balance:

- Diagnostic, preventive, basic, major and orthodontic coverage with the right mix of benefits to promote overall health
- Visit any dentist, but control out-of-pocket costs by seeing a network dentist
- A commitment to outstanding claims accuracy and customer service

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For Dental Prime and Dental Complete programs

anthem.com/specialty
Affordability is critical, too

For employer groups of 2-50, Anthem dental offers plan designs that fit into our Value, Classic and Enhanced categories — so you can choose the network and level of benefits that fit your needs and budget.

Employer groups with 51+ employees have the flexibility of choosing network, coinsurance, deductible, annual maximum and orthodontic coverage options. You can customize a plan that works best for you.

In addition, we also offer voluntary dental plans, which allow you to offer dental coverage to your employees without adding to your expenses. And our voluntary plans only require that five or more employees enroll.

Dental networks that work hard for you:

- **Anthem Dental Prime** and Dental Complete members have access to large local and national networks. In fact, with Dental Complete, members have access to more than 96,000 unique dentists across the country, with more than 232,000 access points, through the national Dental GRID.¹
- The national Dental GRID links dental networks, including the dental networks of many of the nation’s Blue plans, and includes dentists in all 50 states² — so your employees can find a dentist wherever they live, work or visit.

When employees see a network dentist, they can count on:

- **Savings:** We agree on pricing with our network dentists and then pass that lower price on to your employees.
- **Freedom from paperwork:** Network dentists file your employees’ claims with us.
- **Freedom from balance billing:** If our network dentists charge more than the agreed-upon price, your employees would only be responsible for the applicable deductible or coinsurance.

And for members working or traveling outside the U.S., we automatically include care for international emergency dental services through a worldwide program of credentialed, English-speaking dentists — including 24/7 assistance finding a network dentist.³

Members can also get personalized advice on dental health care with our “Ask a Hygienist” email service.

Service and stability you can trust from a local and national leader

Companies have trusted Anthem not only for solid benefits, but for service that helps make their lives easier. Better yet, your local account management team is right around the corner. We live and work where you do.

And your employees have access to our customer service team that is committed to delivering excellent results:⁴

- Average claim paid in three days or less
- Financial claim payment accuracy of more than 99%
- Average of less than a 15-second wait to talk to a customer service representative

Of course, financial strength ratings are also very important in today’s world. We’ve earned an “A” (Excellent) rating from A.M. Best Company. So you can feel confident that we’ll be here for all your dental needs today and for years to come.

Discover the Anthem advantage

You know us for our health plans, but did you know we’re also among the leading dental, vision, life and disability organizations in the country? These products can easily be packaged with your health plan and are backed by the same reputation and levels of service that you’d expect from us.

One bill, one payment, one ID card

For us, “one” is the only number. For you, that means one enrollment, one bill, and one premium payment for our health, dental, vision, life and disability plans. For your employees, that means only one ID card for all their Anthem plans.

For more information, visit anthem.com/specialty or contact your producer or Anthem representative.