



Important Information about Dental and Vision Benefits

Dental Essential Health Benefits for Children

Starting January 1, 2014, all health benefit plans must, by law, cover 10 Essential Health Benefits (EHBs). EHBs are part of all new health benefit plans listed in this renewal package, except for dental EHBs (unless noted as such). Pediatric dental EHBs provide important coverage for children up to age 19.

Members enrolled in a small group health plan outside of a health insurance marketplace (also called an exchange) must have qualified pediatric dental coverage, regardless of age. Members who select a health benefits plan that does not include this coverage will be enrolled in the Anthem Dental Pediatric plan, unless they inform us that they have this coverage through a stand-alone dental plan certified by the health insurance marketplace, such as one offered by Anthem Blue Cross and Blue Shield. The cost of this dental coverage will be added to the employer's bill.

Dental EHBs for children cover preventive care, fillings and other services like medically necessary orthodontia. Dental EHBs for children have no annual maximum when members see in-network dentists. Expenses members will pay with their own money cannot go over \$700 a year, when seeing dentists in the Dental Prime network. See the chart below for more details.

Network	Anthem Dental Pediatric	
	Dental Prime	
	In network	Out-of-network
Deductibles		
Deductible	No deductible	
Maximums		
Annual Maximum	N/A	\$1,000
Annual Out of Pocket Maximum	\$700	N/A
Benefits		
Diagnostic and preventive (for example: exams, cleanings and x-rays)	90%	70%
Basic services (for example: fillings)	60%	50%
Periodontal Services (for example: scaling and root planning)	50%	50%
Oral Surgery	50%	50%
Endodontics (for example: root canals)	50%	50%
Major Services (for example: crowns)	50%	50%
Prosthetic Services (for example: dentures and bridges)	50%	50%
Orthodontia		
Cosmetic Orthodontia	Not covered	
Medically Necessary Orthodontia	50%	50%
Medically Necessary Orthodontia waiting period	No waiting period	
Medically Necessary Orthodontia Lifetime Maximum	N/A	\$1,000
Medically Necessary Orthodontia Per Incident Limit	\$4,000	

Changes to dental plans and rates

If you have a dental plan with us, we will contact you separately about any changes to your plan or rates.