



# Anthem Dental Essential Choice PPO

Improving smiles and savings



# A trusted partner in health and dental care

Anthem has over 50 years of experience serving businesses and their employees. We bring that foundational expertise to every dental plan and every client interaction. And our dedicated dental associates assist you every step of the way.

All of our dental plans cover preventive care including cleanings, exams, and X-rays, as well as fillings, crowns, root canals, and oral surgery. We also offer coverage options including enhanced preventive benefits for adults and children, teeth whitening, temporomandibular disorder (TMJ) treatment, and dental implants. And, most plans have no waiting period requirements for accessing care, so employees can get services and treatments quickly.

## Anthem Dental Essential Choice PPO has two networks to choose from:



**Dental Complete**

<b>143K</b> dentists <sup>1</sup>	<b>617K</b> locations <sup>1</sup>
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Larger network



**Dental Prime**

<b>93K</b> dentists <sup>1</sup>	<b>56K</b> locations <sup>1</sup>
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Deeper discounts

Essential Choice PPO plans put you in charge. You can select the plan features and options you want. You can:<sup>2</sup>

- Choose from different annual maximums, including an unlimited annual maximum.
- Waive diagnostic and preventive services from the deductible and/or annual maximum.
- Set office visit copays and deductible carryover credit.<sup>3</sup>
- Select dual-option plans, including high and low plan designs.
- Set maximum carry-over and carry-in benefits.
- Place benefits in different service categories.
- Choose your reimbursement levels for providers outside of your network.
- Select optional benefits, like composite fillings, dental implants, cosmetic services, or Kids Plus — an optional benefit that enhances dental coverage for children up to age 13.
- Receive coverage for second opinions.<sup>4</sup>

## A better member experience

We also fill care gaps, with 100% coverage for accidental dental injuries and access to teledentistry for virtual access to licensed dentists for routine and emergent dental care needs. We also continue to provide coverage for treatment that's in progress even when your employees are no longer part of your group plan.

## Cost-effective plans

Our plans are designed to help you and your employees save on healthcare costs. The plans offer evidence-based coverage, integrating clinical judgment with the best available research, along with the patient's preferences, to determine the best course of care and maximize the value of your premium dollars.

## Employer savings

- **Up to 24-month extended rate guarantees** for fully insured groups; 36 months for administrative services only (ASO)<sup>6</sup>
- **Total budget planning flexibility**, with a range of premium contribution options from 0% to 100%
- **Bundled savings programs** for large and national fully insured, and self-insured employers

## Employee savings

- **Up to 100% coverage** of preventive dental care
- Access to Ortho@Home — at-home clear aligner treatments with savings of up to **60% less than traditional braces**
- Dentures@Home offers **up to 60% cost savings** compared to traditional dentures
- High network discounts — **average 40% savings** on covered dental services<sup>5</sup>
- SpecialOffers@Anthem<sup>SM</sup> (SpecialOffers) **at no extra cost** — discounts on a variety of wellness products and services, including replacement dentures, gym memberships, weight-loss programs, and LASIK surgery.

## A dental leader



**594**  
dedicated dental associates<sup>5</sup>



**50+**  
years dental experience<sup>5</sup>



**70,000**  
employer groups<sup>5</sup>



We stand behind our  
performance guarantees

More than  
**\$9M**  
in dental performance  
dollars at risk<sup>5</sup>

## International Emergency Dental Program

- We cover dental emergencies abroad. Employees can choose from licensed, English-speaking dentists when working or traveling outside the United States.
- Eligible covered services are paid 100%, with no deductibles, coinsurance, or waiting periods.
- Services won't reduce the employee coverage-year annual maximum (if it applies).

## Connected benefits increase savings



Package your medical plan with our dental, vision, life, disability, or supplemental health plans and **save up to 4% on medical plan premiums, or up to \$3 on your medical administrative service fees**. To add an Anthem Dental Essential Choice PPO plan, contact your Broker or Anthem representative.

Life and disability benefits are underwritten by The Standard.





# A streamlined plan

We're committed to providing you and your employees with a better experience by making access to care more convenient, resolving claims faster, and managing administrative tasks more efficiently. It's about giving you the resources to save time, money, and effort.

## EmployerAccess, our online account management platform, gives you a single point of access for news and plan administration. The platform includes:

- **A secure digital solution** to enroll employees, make changes, and view or pay your Anthem bill.
- **Customized reports** that use precision insights to help you understand how your plan benefits are being used.
- **An interactive, personalized dashboard** to help you quickly navigate to your tasks, the latest news, or your transaction history.
- **Support tools**, including live chat, frequently asked questions, and a self-guided tour, to help first-time users.

Plus, you get a dedicated Account Management team with one point of contact to handle all your plans.

### Detailed customer reporting

We offer a suite of reports to help engage employees in your dental plan. You can monitor preventive care utilization to help build dental care engagement strategies. Reports include information about:

- Enrollment and paid claims.
- Cost containment.
- Payment by benefit level.
- Provider network utilization.
- Carryover accumulation.

You will also have access to our Employer Services Unit. Experienced service team members can assist you with escalated issues, such as employee enrollment, termination, denied claims, or other issues requiring prompt, courteous attention.<sup>6</sup>

### Simplified use for employees

Employees will have:

- One application for all healthcare and dental needs.
- One ID card for all care.
- One online and mobile app to check claims and manage their dental plan.<sup>7</sup>

## A committed team means less work for you

**1** local Account Management team for your needs **+** **1** dedicated dental Customer Service team with dental care experts **= Results**

Average claims paid in **3.24 days**<sup>5</sup> **=**

**99.86%**  
financial claims  
payment accuracy<sup>5</sup>

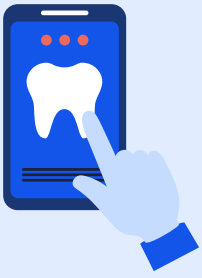
**93.54%**  
first-call  
resolution<sup>5</sup>



# Digital-first member tools

- **Employees can go to the website listed on their ID card or our mobile app, Sydney<sup>SM</sup> Health, 24/7, to:**
  - Search for dentists.
  - Look up claims and check eligibility.
  - Download digital ID cards.
  - Find educational materials and use an interactive chat feature.
- **Dental Care Cost Estimator:** This web-based tool helps employees estimate costs for common dental procedures and treatments when using a dentist in their plan's network.
- **Dental health risk assessment:** By answering questions online about their dental habits and dental health, employees can find out their risk factors for tooth decay, gum disease, and mouth cancer.
- **Ask a Dentist/Hygienist:** Employees can email dental questions to a team of licensed professionals who respond within 24 to 48 hours, at no extra cost.





# Access to dental care anytime, anywhere

We're committed to helping you and your employees feel covered and confident with dental care anywhere — at home, work, or on the go.



Anywhere



At home



At work

## At home

Providing virtual dental care from home



**64%**

of dental consumers would use teledentistry if they had the choice<sup>8</sup>

## Dental@Home

The TeleDentists® is a participating network provider, offering online and mobile app-enabled teledentistry solutions for problem-focused exams or dental emergencies — helping to avoid the high cost of emergency room visits.<sup>7</sup>

### The value of Anthem's virtual care options

- Whether it's a problem-focused exam or a dental emergency, virtual care solutions keep your employees covered.
- Employees benefit from negotiated discounts with no paperwork or claims to file.
- No travel or appointments are required.
- Online care is 100% compliant with the Health Insurance Portability and Accountability Act (HIPAA).

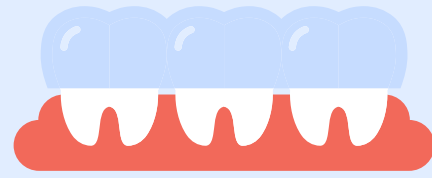
Employees can access teledentistry services through our **Sydney Health** app or **anthembluecross.com**. They then select **Find Care** to search for **General Practice Dentistry** and **The TeleDentists** link. After a brief health history questionnaire, they'll quickly connect with a licensed dentist for an assessment and care recommendations. After the appointment, the dentist can prescribe nonopioid medications to a local pharmacy and refer the employee to a network dentists for more care, if needed.

## Ortho@Home

Our orthodontic benefit includes at-home clear aligners, offering convenient and affordable options for employees seeking mild to moderate teeth straightening.<sup>9</sup> Our Ortho@Home program is a lower-cost alternative for those with orthodontic coverage. This benefit provides as much as **60% off the cost of traditional braces**, without the need for monthly visits to an orthodontist's office.

To get started, employees can access Ortho@Home through our **Sydney Health** app or **anthembluecross.com** website. Employees first select **Find Care** to search for **Orthodontics**, and then select the link for **byte**, our Ortho@Home participating network provider. A dental professional or orthodontist will create a personalized treatment plan and oversee care. Employees will also receive free teeth whitening to enhance their smile.

The out-of-pocket cost varies by orthodontic plan, but employees get the lowest negotiated fee. Standard orthodontic coinsurance and maximums apply.



### Here's an example of how employees can save:\*

At-home orthodontia cost	\$1,895
Anthem network discount	-\$200
Anthem plan payment	-\$847.50
<b>Employees could pay just</b>	<b>\$847.50</b>

\* This example is for illustrative purposes only. The out-of-pocket cost estimate is based on an Anthem plan design for employee-only coverage with a 50% orthodontic benefit. Actual costs will vary based on the individual member's plan design.

**Orthodontic treatment is not just for improved cosmetics. Misaligned teeth can cause many dental issues, from excessive wear to gum disease and even challenges in everyday tasks like chewing.<sup>10</sup>**



## Dentures@Home

This solution offers custom-fit, premium replacement dentures delivered right to employees' homes. Dentures@Home offers up to **60% cost savings** compared to traditional dentures, with no visits to a dental office required. The dentures are digitally milled from polychromatic material, ensuring superior strength, bacteria resistance, and natural-looking teeth and gums.

Employees can access Dentures@Home through our **Sydney Health** app or **anthebluecross.com** website. They can then select **Find Care** to search for **General Practice Dentistry** and select the **Dentulu-Dentures** link to get started.

Dentures@Home includes remote oversight by a licensed dentist, a guaranteed fit, a lifetime replacement warranty, and a free one-year supply of Efferdent® Complete Clean denture cleaner. Dentures@Home offers your employees convenient at-home care, making it more accessible than ever.

## Dentures@Home value-adds



**Lifetime digital file**  
for easy denture replacement



Up to  
**60% cost savings**  
compared to traditional dentures



**30-day money-back**  
guarantee



**Financing**  
available

### Member savings example — average dental office price: \$2,500 per arch

	Dentures@Home vs. Traditional dentures	
Dentures@Home — billed amount	\$895	\$2,500
Network discount	\$200	\$1,105
Allowed amount	\$695	\$1,395
50% coinsurance (varies by plan/benefits)	\$347.50	\$697.50
<b>Member pays</b>	<b>\$347.50*</b>	<b>\$697.50*</b>

\* This example is provided for illustrative purposes. Fees, network discounts, and allowed amounts may vary by geographic location or provider.

## At work

Your on-site dental solution\*



### Why bring dental care to work?

- Every year in the U.S., over **320 million** work and school hours are lost due to dentist visits.<sup>11</sup>
- Only **64.1% of adults** 18 and older had a dental exam or cleaning in 2022.<sup>12</sup>
- Advanced gum disease affects **47.2% of adults** over 30 in the United States.<sup>13</sup>

## Dental@Work

To minimize time away from work and enhance productivity, we've collaborated with Jet Dental to bring professional dental care directly to your company at no extra cost. These comprehensive on-site services include routine cleanings, scaling and root planning cleanings, exams, X-rays, fillings, teeth whitening, and orthodontic scans for clear aligner candidacy.



\* Jet Dental serves most large metropolitan areas and states, with the exception of Alaska, Maine, North Dakota, South Dakota, Vermont, and Wyoming. If services are desired in any of these states, Anthem will work with Jet Dental to explore potential solutions.

## How it works

- 1** Anthem and Jet Dental will gather the pertinent information about your company, such as location and the number of employees. Jet Dental will go over the details with you regarding scheduling dates and times, number of appointments, and potential cancellation fees.
- 2** Your employees will schedule their individual appointments online through Jet Dental's website. Employees present their dental ID card at the appointment.
- 3** Jet Dental will arrive and set up mini dental offices at your location and dental professionals will deliver the services. Occasionally, additional days may be required as determined by the services rendered.
- 4** Jet Dental will file the dental claims for your employees, just like a traditional dental office.
- 5** You can plan for ongoing dental care by scheduling the next round of appointments six months in advance.

With Dental@Work, we simplify the journey to better oral health, fostering a healthier, happier, and more productive work environment.



## Improving access to dental care

To learn more about how you can enable dental care anywhere for your employees, contact your broker or Anthem representative.



# Unlock the power of integrated care

Dental benefits are part of caring for the whole body. Regular dental exams not only help to decrease a patient's risk for oral diseases, such as cavities and periodontal (gum) disease, but may also help to diagnose other, sometimes life-threatening, medical conditions.<sup>14</sup> By integrating care between our dental and medical plans, we can improve health outcomes, increase value, and lower costs.



## The confidence of proactive care

Proactive care can help minimize risk for more serious dental issues. To encourage engagement and prevention, our plans include:

- **Care alerts.** Members eligible for Anthem Whole Health Connection® receive dental and medical care alerts when we find gaps in care. For example, if an employee has diabetes, we let the employee and their doctor know about special dental care that may be needed.<sup>15</sup>
- **Patient health profiles.** We provide electronic patient health profiles, with relevant HIPAA-compliant patient health information, such as medical diagnoses and prescription medication, to dentists in our network. This promotes collaboration between dentists and primary care doctors, gives a more complete picture of each patient's health, and helps with diagnosis and treatment.

## Meaningful connections to bridge gaps in care and lower costs

**26%**  
of adult Americans  
have untreated  
tooth decay<sup>3</sup>

**95%**  
of Americans who have  
diabetes also have  
periodontal disease<sup>16</sup>

**11%**  
(\$95) decrease in annual  
dental costs per member  
with three cleanings<sup>17</sup>

Our members are at the center of a team-based, integrated approach to care with the Anthem Whole Health Connection® program. We're here to guide and support them through every moment of their health.

### Our plans can help:

- ✓ Your employees develop healthier habits.
- ✓ Your doctors identify and support conditions earlier to improve outcomes.
- ✓ You explore cost-saving opportunities.

 Combining dental + medical coverage =

lower emergency room visits by **10%**,  
inpatient admissions by **13%**,  
and heart attacks by **20%**<sup>18</sup>

### Extra care for those who need it most

We automatically cover additional dental services for individuals who have certain ongoing medical conditions and take part in Anthem Whole Health Connection's Care Management programs. If eligible, employees receive 100% coverage, with no out-of-pocket costs and no reduction to the coverage-year annual maximum.<sup>19</sup> These extra services include:

- Cleanings
- Periodontal maintenance
- Fluoride and sealants
- Periodontal scaling and root planing
- Routine or problem-focused exams

### Medical conditions and events eligible for extra care

- Cancer treated with chemotherapy
- Diabetes
- End-stage renal disease (kidney disease)
- Head or neck cancer treated with chemotherapy or radiation
- Heart disease
- Organ and bone marrow transplant
- Pregnancy
- Stroke
- Suppressed immune system (HIV/AIDS)

**For individuals who aren't enrolled in eligible Care Management programs, we offer a self-enrollment feature so they can receive extra dental services for the medical conditions and events listed.**



## Kids Plus (optional benefit)

### Bringing healthy smiles to your employees' kids

Early childhood caries/decay (ECC) is a common major oral health problem for many children. It is largely preventable and yet the most common childhood disease. Kids Plus is here to help prevent this disease by encouraging parents and guardians to seek early essential childhood dental care at no extra cost.

Kids Plus is an optional benefit for large employer groups. It enhances the coverage for children under age 13, to **cover most services at 100% when services are received from a participating provider**. The deductible and any applicable waiting periods are waived. Benefits are subject to the annual maximum and orthodontics are excluded for the increased coverage as illustrated below.

#### Kids Plus coverage example:\*

Benefit example	Base coverage (over 13)	Kids Plus coverage (under 13)
Deductible	\$50	<b>\$0</b>
Annual maximum	\$1,000	\$1,000
Diagnostic and preventive	100%	100%
Basic	80%	<b>100%</b>
Major	50%	<b>100%</b>

\* Kids Plus is not available in Maine. Benefits are subject to the annual maximum and orthodontics are excluded from Kids Plus enhanced benefits.

Note: This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms, and provisions of your policy. In the event of a discrepancy between the information in the example above and the policy, your policy will prevail.

# Plan options for employers

Plan design options for groups with 51+/101+ employees	
<b>PPO plan options</b>	<ul style="list-style-type: none"> <li>Active PPO plan option: different coinsurances for providers who are in or out of your network</li> <li>Passive PPO plan option: same coinsurance, whether provider is in or out of your network</li> </ul>
<b>Network options</b>	<ul style="list-style-type: none"> <li>Prime Network (smaller network, deeper discounts)</li> <li>Complete Network (larger network, moderate discounts)</li> </ul>
<b>Coverage year</b>	Calendar or contract year
<b>Office visit copay</b>	\$0 to \$25 (in \$5 increments)
<b>Annual benefit maximum</b> <ul style="list-style-type: none"> <li>Per insured person</li> <li>Diagnostic and preventive services</li> </ul>	\$500 to \$3,000 (in \$250 increments), \$7,500, \$10,000, or unlimited Optional: applied or not applied to annual benefit maximum
<b>Annual maximum carryover</b>	Optional
<b>Annual maximum carry-in</b>	Can keep carryover dollars from a previous carrier
<b>Orthodontic lifetime benefit maximum</b>	\$250 to \$3,000 (in \$250 increments)
<b>Deductible</b> <ul style="list-style-type: none"> <li>Per person</li> <li>Family maximum</li> </ul>	Annual or lifetime <ul style="list-style-type: none"> <li>\$0 to \$250 (in \$25 increments)</li> <li>2x or 3x the single member deductible or no limit</li> </ul>
<b>Deductible waived for diagnostic or preventive services</b>	Optional
<b>Out-of-network reimbursement</b>	50th to 95th percentile (in 5% increments) or maximum allowable charge

Dental services*	Coinsurance options
<b>Diagnostic and preventive services</b> <ul style="list-style-type: none"> <li>• Periodic dental exam</li> <li>• Teeth cleaning (prophylaxis)</li> <li>• Bitewing X-rays</li> <li>• Full-mouth or panoramic X-rays</li> <li>• Fluoride application</li> <li>• Sealant application</li> </ul>	25% to 100% (in 5% increments)
<b>Basic (restorative) services</b> <ul style="list-style-type: none"> <li>• Consultation (second opinion)</li> <li>• Space maintainer</li> <li>• Amalgam (silver-colored) filling</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Endodontics (nonsurgical)</b> <ul style="list-style-type: none"> <li>• Root canals</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Endodontics (surgical)</b> <ul style="list-style-type: none"> <li>• Apicoectomy</li> <li>• Apexification</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Periodontics (nonsurgical)</b> <ul style="list-style-type: none"> <li>• Periodontal maintenance</li> <li>• Scaling and root planing</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Periodontics (surgical)</b> <ul style="list-style-type: none"> <li>• Periodontal surgery (osseous, gingivectomy, and graft procedures)</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Oral surgery (simple)</b> <ul style="list-style-type: none"> <li>• Simple extraction</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Oral surgery (complex)</b> <ul style="list-style-type: none"> <li>• Surgical extraction</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Major (restorative) services and prosthodontics</b> <ul style="list-style-type: none"> <li>• Crowns, veneers, dentures, and bridges</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Prosthodontic repairs/adjustments</b> <ul style="list-style-type: none"> <li>• Crowns, dentures, and bridge repairs</li> <li>• Denture and bridge adjustments</li> </ul>	25% to 100% (in 5% increments) or not covered
<b>Orthodontic services</b> <ul style="list-style-type: none"> <li>• Child-only and adult/child options</li> </ul>	25% to 100% (in 5% increments) or not covered

Additional optional coverage — select benefits to add to your dental plan and choose how they're covered*	Type of care
<b>Kids Plus</b>	\$0 deductible and 100% coverage on diagnostic, preventive, basic, and major services for kids (excludes orthodontics)
<b>Composite fillings</b>	Composite (tooth-colored) fillings on posterior (back) teeth
<b>Brush biopsy</b>	Annual mouth cancer test
<b>Implants</b>	Implant placement and other implant services
<b>Temporomandibular joint (TMJ) disorder</b>	Certain jaw and mouth treatments
<b>Cosmetic treatments</b>	Teeth whitening, stain removals, and tooth shaping

\* Waiting period options are 0, 3, 6, 9, 12, 18, or 24 months.

Note: This chart shows our standard benefit. Other variables may be available upon request.

Your champion for  
the future of health



You can count on us to help you build an Anthem Dental Essential Choice PPO plan that gives both you and your employees plenty of reasons to smile.

Note: Additional dental benefits apply to Dental Essential Choice PPO products only. Additional benefits do not apply to dental HMOs, affordable healthcare, or any legacy dental products.

- 1 Zelis Network360® data, December 2023.
- 2 Not all options are available for all group sizes. Not all benefits and options are available with all plans and may vary by state.
- 3 Copays are not available in Colorado, Connecticut, or Georgia.
- 4 If members want another opinion, they can visit another dentist for a second opinion and we will pay 1 claim every 12 months under the Second Opinion (Consultation) benefit.
- 5 Internal data, 2022.
- 6 Not available to all groups. Please speak to your representative for details.
- 7 Uses our Prime/Complete networks, 100/200/300 networks.
- 8 DentaVox: *Teledentistry: Survey Shows Patients Are Ready to Welcome It* (October 2019): [dentavox.dentacoin.com](http://dentavox.dentacoin.com).
- 9 Ortho@Home is available to eligible Anthem members with orthodontic coverage. Coverage is included on plans with the Prime and Complete and Dental Blue 100/200/300 PPO networks.
- 10 American Association of Orthodontists (AAO): *Adult Orthodontics: Embrace Your Smile at Any Age* (accessed March 2024): [aaoinfo.org](http://aaoinfo.org).
- 11 National Library of Medicine (NIH): *Hours Lost to Planned and Unplanned Dental Visits Among US Adults* (accessed March 2024): [ncbi.nlm.nih.gov](http://ncbi.nlm.nih.gov).
- 12 Centers for Disease Control and Prevention National Center for Health Statistics: *FastStats Homepage Oral and Dental Health* (2022): [cdc.gov/nchs/fastats/dental.htm](http://cdc.gov/nchs/fastats/dental.htm).
- 13 American Dental Association (ADA): *Gum Disease* (accessed April 2024): [mouthhealthy.org](http://mouthhealthy.org).
- 14 Academy of General Dentistry: *Know Your Teeth: Oral Warning Signs Can Indicate Serious Medical Conditions* (accessed March 2023): [knowyourteeth.com](http://knowyourteeth.com).
- 15 Applies to members in MyHealth Advantage Medical Care Management program(s).
- 16 American Dental Hygienists' Association: *Oral Health — Total Health: Know the Connection* (accessed August 2021): [adha.org](http://adha.org).
- 17 2018 Anthem dental case study from a 3-year analysis of members with continuous dental coverage.
- 18 HealthCore Quantifying Value Study for Integrated Health, Pharmacy and Dental Plans, 2020.
- 19 Members who are not part of a MyHealth Advantage Medical Care Management program can complete a self-enrollment form to become eligible.



Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Life and Disability products are underwritten by Anthem Life & Disability Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. Life insurance benefits provided under Certificate Form Number LBO A NY 0105 C REV 0209. Disability insurance benefits provided under Certificate Form Number DLS A NY 1113 C. The expected benefit ratio for the Disability policies is 60% for groups of less than 50 lives, and 65% for groups of 50 or more lives. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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