Anthem Dental
Essential Choice PPO

Dental insurance is about more than just your teeth. It’s about caring for the whole body.
You want your employees to have the right mix of coverage and benefits for their dental needs. With Anthem Dental Essential Choice PPO, you get that and more. We link our dental and health plans for a whole health solution to a member’s health.
More big picture care
We put members at the center of a team-based, integrated approach to care, called Anthem Whole Health ConnectionTM. Care managers and providers work with members in new, innovative ways to make sure they get the most out of their care.

Expanded care
We automatically cover extra dental services for members with certain ongoing medical conditions and who are part of certain care management programs through Anthem Whole Health Connection.1 No hassle. No extra work. If eligible, members receive 100% coverage with no out-of-pocket costs and no reduction to the coverage-year annual maximum.1

It means these members can get more:
- Cleanings
- Periodontal maintenance
- Fluoride
- Sealants
- Periodontal scaling and root planing
- Routine or problem-focused exams

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

For members who aren’t enrolled in eligible care management programs, we offer a self-enrollment feature to receive extra dental services for the medical conditions listed.

Proactive care
Strong preventive care and communication means putting our benefits where our mouth is.

More for employers
Customer reporting. We offer a suite of reports to help engage employees in your dental plan. You can even monitor preventive care utilization to help build dental care engagement strategies.

Dental health and wellness condition kits: Turnkey promotional campaigns help you promote dental health and help employees manage other health conditions. Our Time Well SpentTM online employer toolkit supports employee well-being for a productive, healthy workforce.

More for employees/members
Enhanced preventive care: 2 Routine and 4 periodontal cleanings are standard. Our plans make care more affordable with up to 100% coverage and no out-of-pocket costs.

Care alerts: Anthem Whole Health Connection-eligible members get special dental and medical care alerts when we find gaps in care. So, for example, if an employee has diabetes, we let the employee and doctor know about any special dental care that may be needed.2
It’s kind of like how a camera works.

We’re able to zoom in and get a snapshot of the mouth and dental services your employees need right away, but we’re also able to zoom out and look at the big picture of how what’s going on in the mouth could be a sign for what’s going on elsewhere in the body. So we can catch things earlier. That focus benefits the employee and employer through lower medical costs.
You want employees to get care when they need it, so we’re one of the very few dental plans offering an unlimited annual maximum option.

A committed team equals less work for you

<table>
<thead>
<tr>
<th>LOCAL ACCOUNT MANAGEMENT TEAM</th>
<th>delivering great service</th>
</tr>
</thead>
</table>
| Avg. claims paid in less than 2.6 days | 99.9% financial claims payment accuracy

<table>
<thead>
<tr>
<th>DEDICATED DENTAL CUSTOMER SERVICE TEAM</th>
<th>with dental care experts</th>
</tr>
</thead>
</table>
| 98.6% first-call resolution | 9 out of 10 large groups renew

RESULTS
More convenience

Convenience is all about zooming in on the experience — making it easier to get care, handle tasks quicker, get claims paid faster or count on support for you and your employees. It’s also about saving time and effort! Our powerful tools help you and your employees do just that.

More for employers

Combined medical and dental administration gives you:
- 1 implementation process and application,
- 1 bill,
- 1 way to pay bills, complete and verify changes, and get custom reporting, and
- Access to employee engagement tools.

A dedicated account management team means you get:
- 1 point of contact to handle not only your dental plan, but all plans.

Network access when and where it matters for your employees:
- 98% of our dental members have access to an in-network dentist within 10 miles of their home or work.

Detailed reporting at the touch of a button:
- Enrollment and paid claims
- Cost containment
- Payment by benefit level
- Provider network utilization

Access to our Employer Services Unit, where we can assist you with escalated issues, such as employee enrollment, termination, denied claims — or any other issue requiring prompt, courteous attention.

More for employees/members

Online or mobile capabilities:

Employees can go to the website listed on the member ID card our mobile app, Anthem On The Go, 24/7, to:
- Search for dentists.
- Look up claims and check eligibility.
- View plan details.
- See and show ID cards.
- Find educational materials.

Simpler overall means employees get:
- 1 application for all health care and dental needs.
- 1 ID card for all care.

Ask a Hygienist for help:
- Dental members can email dental questions to a team of licensed dental professionals who respond within 24 to 48 hours at no extra cost.10

Dental Care Cost Estimator:
- This easy web-based tool helps employees estimate costs for common dental procedures and treatments when using an in-network dentist.

Dental Health Risk Assessment:
- It takes just a few minutes for employees to answer simple questions about their dental habits and dental health to figure out their risk factors for tooth decay, gum disease and mouth cancer.

International Emergency Dental Program:
- We cover those dental emergencies abroad. 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 member coverage-year annual maximum (if it applies).
More choices

You have access to one of the nation’s largest dental networks. That means Essential Choice PPO members can typically go to the dentist they prefer. Our customizable suite of benefits lets you build the plan that works best for your business and employees.

We even fill gaps in care many dental plans don’t with coverage for accidental dental injuries covered at 100%. Plus, we provide coverage for treatment in progress after your employees terminate.

Flexible plans and great coverage

Essential Choice PPO plans put you in charge. You can select the plan features and options you want:\11
- 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\12
- Select dual-option plans, including high and low plan designs
- Set maximum carryover and carry-in benefit
- Place benefits in different service categories
- Choose your out-of-network reimbursement levels
- Select optional benefits like composite fillings, dental implants or cosmetic services

More savings

Everyone wants to save money. We can help with that!

Employer savings
- Up to 24-month extended rate guarantees for fully insured groups; 36-months for administrative services only (ASO)\13
- Total budget planning flexibility with a range of premium contribution options from 100% to 0%

Member savings
- High network discounts — average 34% savings on covered dental services\8
- Special Offers at no extra cost — discounts on wellness products and services, including gym memberships, weight-loss programs and LASIK surgery

Dentists, dentists and more dentists

With Anthem Dental Essential Choice PPO, you have two networks to choose from:

**Dental Complete**
- **125,000 dentists**
- **371,000 locations**
- **78% Growth in 5 years**
- **25% Growth in 1 year**

**Dental Prime**
- **82,000 dentists**
- **237,000 locations**
- **DEEPLY DISCOUNTED**

We’re here to help you build an Anthem Dental Essential Choice PPO plan to fit your needs. Just visit anthem.com/ca or reach out to your producer or Anthem representative.
Zoom out: Save big!

Package your medical plan with our dental, vision, life and/or disability plans and potentially save on medical plan premiums.
A dental leader

- nearly 10,000,000 dental members
- 45+ years dental experience
- 82,000 employer groups

We stand behind our performance guarantees

MORE THAN $8.8 million in dental performance dollars at risk
# More plan options for employers

## Plan design options for groups with 101+ or more employees

| PPO plan options | Active PPO plan option: different coinsurances for in- or out-of-network  
Passive PPO plan options: same coinsurances for in- or out-of-network |
| Network options | Prime Network (smaller network; deeper discounts)  
Complete Network (larger network; moderate discounts) |
| Coverage year | Calendar or contract year |
| Office visit copay | $0-$25 (in $5 increments) |
| Annual benefit maximum | $500-$3,000 (in $250 increments), $5,000, $7,500, $10,000 or unlimited  
Optional: applied or not applied to annual benefit maximum |
| Annual maximum carryover | Optional |
| Orthodontic lifetime benefit maximum | $250-$3,000 (in $250 increments) |
| Deductible | Annual or lifetime  
Per person |
| Family maximum | $0-$250 (in $25 increments)  
2x or 3x single member deductible or no limit |
| Deductible waived for diagnostic/preventive services | Optional |
| Out-of-network reimbursement | 50th-95th percentile (in 5% increments) or maximum allowable charge (MAC) |

## Dental services

### Diagnostic and preventive services
- Periodic dental exam
- Teeth cleaning (prophylaxis)
- Bitewing X-rays
- Full-mouth or panoramic X-rays
- Fluoride application
- Sealant application

### Basic (restorative) services
- Consultation (second opinion)
- Space maintainer
- Amalgam (silver-colored) filling

### Endodontics (nonsurgical)
- Root canal and retreatments

### Endodontics (surgical)
- Apicoectomy and apexification

### Periodontics (nonsurgical)
- Periodontal maintenance
- Scaling and root planing

### Periodontics (surgical)
- Periodontal surgery (osseous, gingivectomy, graft procedures)

### Oral surgery (simple)
- Simple extraction

### Oral surgery (complex)
- Surgical extraction

### Major (restorative) services & prosthodontics
- Crowns, veneers, dentures and bridges

### Prosthodontic repairs/adjustments
- Crowns, dentures and bridge repairs
- Denture and bridge adjustments

### Orthodontic services
- Child only and adult/child options

### Additional optional coverage — you can select benefits to add to your dental plan and choose how to cover

<table>
<thead>
<tr>
<th>Type of care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum carry-in</td>
</tr>
<tr>
<td>Composite fillings</td>
</tr>
<tr>
<td>Brush biopsy</td>
</tr>
<tr>
<td>Implants</td>
</tr>
<tr>
<td>Temporomandibular joint disorder (TMJ)</td>
</tr>
<tr>
<td>Cosmetic treatments</td>
</tr>
</tbody>
</table>
Additional dental benefits apply to Dental Essential Choice PPO products only. Additional benefits do not apply to dental HMOs, affordable health care or any legacy dental products.

1 Members not part of a MyHealth Advantage Medical Care Management program can complete a self-enrollment form to become eligible.

2 Applies to members in MyHealth Advantage Medical Care Management program(s).


8 Internal data, 2017. YTD.

9 Internal data, 2016. Includes Large Group fully insured and administrative services only (ASO) customers. 96% retention for ASO customers.

10 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.

11 Not all options available for all group sizes. Not all benefits and options are available with all plans and may vary by state.

12 Copays are not available in Colorado, Connecticut or Georgia.

13 Fully insured standard offer is 12 months with 24 months available, subject to rate adjustment.

Life and Disability products underwritten by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross, Anthem Life Insurance Company and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.