

VIRGINIA INDIVIDUAL SPECIALTY SALES GUIDE

2020

Intended for use only by Anthem Blue Cross and
Blue Shield associates and brokers.

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2020 ANTHEM INDIVIDUAL DENTAL AND VISION PRODUCTS (ON & OFF-EXCHANGE)

Here's a snapshot of all Anthem individual dental and vision products that are available on & off-exchange in 2020

	OFF-EXCHANGE	ON-EXCHANGE
Vision (Pediatric vision EHB)	Included in Anthem medical plans	Included in Anthem medical plans
Dental (Pediatric dental EHB)	Included in Anthem medical plans. (All services covered after the deductible)	Included in Anthem medical plans (All services covered after the deductible)
Dental (Stand-alone)	Anthem Dental Family Value * Anthem Dental Family* Anthem Dental Family Enhanced* Dental Prime <i>(* - includes pediatric dental EHB coverage)</i>	Anthem Dental Family Value * Anthem Dental Family* Anthem Dental Family Enhanced* <i>(* - includes pediatric dental EHB coverage)</i>
Vision (Bundled and Stand-alone)	Blue View Vision Bundled plan - available for sale only with individual medical and/or individual dental coverage. We offer stand-alone Vision plans: <ul style="list-style-type: none"> ● Blue View Vision Enhanced ● Blue View Vision Plus ● Blue View Vision Value 	If interested in a vision plan contact your Anthem Representative for more information.

Anthem's service area is all of Virginia except for the City of Fairfax, the Town of Vienna and the area east of State Route 123.

SALES STRATEGY - Anthem – A leader in Specialty Products.

It's easy for your clients to purchase or keep their Anthem dental/vision plan with us in 2020!

Help your clients purchase or keep their dental/vision benefits with the company they trust. With Anthem, it's simple to purchase and easy for clients who want to renew their Anthem dental/vision plans – all they need to do is continue paying their premiums!

We offer a variety of Individual and family dental plan options to make your client smile!

Here's a quick recap on how Anthem can easily meet the dental/vision insurance needs of your clients.

Dental Insurance

- There are plan options for adult and/or family dental coverage
 - Dental Prime
 - Anthem Dental Family Value
 - Anthem Dental Family
 - Anthem Dental Family Enhanced

Vision Insurance

- Vision coverage is available through our Blue View Vision Bundled plan, which can be purchased with our health or dental plans.
- **Three Vision stand-alone plans which can be purchased with or without our health or dental plans (Blue View Vision Enhanced, Plus and Value Plans).**

Individual plan offerings for dental and vision will not change, and will be available to current members and new customers in 2020. This includes our ACA compliant Anthem Dental plans which will still be available on the exchange in 2020.

Medical/Dental/Vision

Connecting dental and vision coverage to your medical plan is important to overall health

- 90% of the body's diseases first show signs and symptoms in the mouth¹
- 1 in 5 cases of tooth loss is linked to diabetes²
- 22 of the top 25 prescribed medications can have an impact on vision³

Essential pediatric dental and vision benefits are included with our medical plans.⁴ Anthem knows how important both dental and vision care is to overall health and offers stand-alone plans to you and your family with great care from leading doctors. When you have medical, dental and vision coverage through Anthem, we connect all of your providers with Anthem Whole Health Connection[®]. It's a program that helps improve your member experience by focusing on your whole person health. Plus, connecting dental and vision benefits with your medical plan offers the convenience of one bill, one ID card and one digital experience.

¹Academy of General Dentistry Know Your Teeth website: Warning Signs in the Mouth Can Save Lives (accessed August 2019); knowyourteeth.com

²<https://www.mouthhealthy.org/en/az-topics/d/diabetes>

³Anthem analysis of top utilized drugs and the side effects as described in Lippincott Drug Guide for Nurses, 2018

⁴Adult dental and vision coverage are not considered essential health benefits under ACA plan guidelines



New Dental Patient Health History tool

The Dental Patient Health History tool provides electronic health profiles to our dentists, with relevant patient health information including medical diagnoses and prescription medications. This promotes collaboration between dentists and primary care physicians and gives a more complete picture of a patient's health to help diagnose and treat patients.

Sydney – Anthem's new mobile app is simple, smart and personal.

With Sydney, members can find everything they need to know about their Anthem benefits – personalized and all in one place. Sydney is much more than just another mobile app. It's a personal health ally powered by artificial intelligence (AI) that feels as if it's a real person. Sydney's interactive chat feature gives members answers right away.

Members can get it on Google Play and download it from the App Store. Sydney is available for iPhone and Android phones and it's free.

Individual members have My Family Health Record (myFHR) through Sydney with easy access to health history and electronic records for medical, dental and vision.

Dental Prime Plan Overview and Benefit Details

- Three plan choices – plans A, B and C. Plan A offers affordable coverage focused only on diagnostic and preventive services. Plan B offers additional coverage for basic services. Plan C is more comprehensive including coverage for major services.
- A brush biopsy benefit is available in plans B and C.
- Does not provide the required pediatric dental EHB coverage which is already included in all 2020 Anthem individual medical plans.
- No separate plans for children or adults. Everyone has the same coverage.
- No coordination of benefits
- Cleanings, exams and x-rays are covered at 100% in all plans.
- An extras cleaning benefit is provided for members who are pregnant or living with diabetes

	Plan A	Plan B	Plan C
Cost shares show what the consumer pays	In / Out Network Benefits		
Diagnostic & Preventive Services	<i>No waiting period</i>		
Cleaning, exams, x-rays	0% / 0%	0% / 0%	0% / 0%
Extra Cleaning	For those who are pregnant or living with diabetes		
Basic Services	<i>6 month waiting period</i>		
Fillings	Not covered	20% / 20%	20% / 20%
Brush Biopsy	Not covered	20% / 20%	20% / 20%
Complex & Major Services	<i>12 month waiting period</i>		
Endodontic / Periodontic / Oral Surgery (root canal, scaling, tooth removal)	Not covered	50% / 50%	50% / 50%
Prosthetics (Crowns, dentures, bridges)	Not covered	Not covered	50% / 50%
Medically necessary orthodontia	Not covered	Not covered	Not covered
Cosmetic orthodontia	Not covered	Not covered	Not covered
Dental Network	Dental Prime	Dental Prime	Dental Prime
Deductible (per person)	None	\$50 (all services)	\$50 (all services)
Yearly limit (per person)	\$500	\$1,000	\$1,250
Yearly out-of-pocket limit	None	None	None
International Emergency Dental Program	Included		

Anthem Dental Family Value Plan Overview and Benefit Details

- Lower cost family plan
- Provides coverage for adults (age 19 +) and children (age 18 and younger)
- The Pediatric Dental Essential Health Benefit (EHB) is the same as the Anthem Dental Family plan
- No coordination of benefits
- Offered on and off-exchange

ANTHEM DENTAL FAMILY VALUE PLAN

Cost shares show what the consumer pays	Dependents age 18 and younger	Adults age 19+
	In / Out of Network Benefits	In / Out of Network Benefits
Diagnostic & Preventive Services	<i>No waiting period</i>	<i>No waiting period</i>
Cleaning, exams, x-rays	0% / 30%	0% / 50%
Basic Services	<i>No waiting period</i>	<i>6 month waiting period</i>
Fillings	40% / 50%	50% / 75%
Complex & Major Services	<i>No waiting period</i>	<i>Not covered</i>
Endodontic / Periodontic / Oral Surgery (root canal, scaling, tooth removal)	50% / 50%	Not covered
Prosthetics (Crowns, dentures, bridges)	50% / 50%	Not covered
Medically necessary orthodontia*	50% / 50%	Not covered
Cosmetic orthodontia	Not covered	Not covered
Dental Network	Dental Prime	Dental Prime
Deductible (per person)	\$50 (all services)	\$50 (all services)
Yearly limit (per person)	None	\$750
Yearly out-of-pocket limit	\$350** / None	None

*Orthodontia is usually considered medically necessary when a child's teeth are misaligned (crooked or not spaced correctly) to the point where they don't work properly. This could cause the child to have trouble speaking or eating. Some examples would be (1) if a child can't bite into an apple because they can't close their front teeth together or (2) if a child bites into the gum tissue of the palate (roof of the mouth) when they try to bite down.

**Per child, up to \$700 per family. Families cannot be charged more than two times the out of pocket max. For example, if there are three kids in a family and the out of pocket max is \$350 for one kid, the family wouldn't pay more than \$700, even though they have 3 kids.

Anthem Dental Family Plan Overview and Benefit Details

- Provides coverage for adults (age 19 +) and children (age 18 and younger)
- Includes coverage for Complex & Major Services for adults.
- No coordination of benefits
- Offered on and off-exchange

ANTHEM DENTAL FAMILY PLAN

Cost shares show what the consumer pays	Dependents age 18 and younger	Adults age 19+
	In / Out of Network Benefits	In / Out of Network Benefits
Diagnostic & Preventive Services	<i>No waiting period</i>	<i>No waiting period</i>
Cleaning, exams, x-rays	0% / 30%	0% / 50%
Basic Services	<i>No waiting period</i>	<i>6 month waiting period</i>
Fillings	40% / 50%	50% / 75%
Complex & Major Services	<i>No waiting period</i>	<i>12 month waiting period</i>
Endodontic / Periodontic / Oral Surgery (root canal, scaling, tooth removal)	50% / 50%	70% / 85%
Prosthetics (Crowns, dentures, bridges)	50% / 50%	70% / 85%
Medically necessary orthodontia*	50% / 50%	Not covered
Cosmetic orthodontia	Not covered	Not covered
Dental Network	Dental Prime	Dental Prime
Deductible (per person)	\$50 (all services)	\$50 (all services)
Yearly limit (per person)	None	\$750
Yearly out-of-pocket limit	\$350** / None	None

*Orthodontia is usually considered medically necessary when a child's teeth are misaligned (crooked or not spaced correctly) to the point where they don't work properly. This could cause the child to have trouble speaking or eating. Some examples would be (1) if a child can't bite into an apple because they can't close their front teeth together or (2) if a child bites into the gum tissue of the palate (roof of the mouth) when they try to bite down.

**Per child, up to \$700 per family. Families cannot be charged more than two times the out of pocket max. For example, if there are three kids in a family and the out of pocket max is \$350 for one kid, the family wouldn't pay more than \$700, even though they have 3 kids.

Anthem Dental Family Enhanced Plan Overview and Benefit Details

- Anthem Dental Family Enhanced plan offers:
 - A lower deductible for children age 18 and younger,
 - Higher benefit amounts for many services,
 - Higher annual maximum for adults, and
 - Includes coverage for cosmetic orthodontia for children age 18 and younger.

ANTHEM DENTAL FAMILY ENHANCED PLAN

Cost shares show what the consumer pays	Dependents age 18 and younger	Adults age 19+
	In / Out of Network Benefits	In / Out of Network Benefits
Diagnostic & Preventive Services	<i>No waiting period</i>	<i>No waiting period</i>
Cleaning, exams, x-rays	0% / 20%	0% / 50%
Basic Services	<i>No waiting period</i>	<i>6 month waiting period</i>
Fillings	20% / 40%	20% / 60%
Complex & Major Services	<i>No waiting period</i>	<i>12 month waiting period</i>
Endodontic / Periodontic / Oral Surgery (root canal, scaling, tooth removal)	20% / 50%	50% / 75%
Prosthetics (Crowns, dentures, bridges)	50% / 50%	50% / 75%
Medically necessary orthodontia*	50% / 50%	Not covered
Cosmetic orthodontia	50% / 50% \$1,000 lifetime limit 12 month waiting period	Not covered
Dental Network	Dental Prime	Dental Prime
Deductible (per person)	\$25 (all services)	\$50 (all services)
Yearly limit (per person)	None	\$1,000
Yearly out-of-pocket limit	\$350** / None	None

*Orthodontia is usually considered medically necessary when a child's teeth are misaligned (crooked or not spaced correctly) to the point where they don't work properly. This could cause the child to have trouble speaking or eating. Some examples would be (1) if a child can't bite into an apple because they can't close their front teeth together or (2) if a child bites into the gum tissue of the palate (roof of the mouth) when they try to bite down.

**Per child, up to \$700 per family. Families cannot be charged more than two times the out of pocket max. For example, if there are three kids in a family and the out of pocket max is \$350 for one kid, the family wouldn't pay more than \$700, even though they have 3 kids.

Blue View Vision Plan Overview and Benefit Details (New)

With more than 38,000 eye doctors at over 27,000 locations, consumers are sure to find an eye care professional that's close to home or work.

With Blue View Vision, consumers have access to one of the nation's largest vision networks – call or click online at Glasses.com, ContactsDirect or 1-800 CONTACTS, visit a participating private practice eye doctor, or go in-store to LensCrafters®, Target Optical® and most Pearle Vision® locations.

- Blue View Vision Bundled Plan can be purchased in combination with any off-exchange Anthem individual medical or individual dental plan.
- Blue View Vision Bundled Plan cannot be purchased on a stand-alone basis.

Blue View Vision Bundled plan (current vision plan):

Vision Care Services	Benefit Frequency	Participating Services
Eye Exam (with dilation as needed)	Once every 12 months	\$20 copay
Standard plans (CR39 lenses)	Once every 24 months	
Single vision		\$20 copay
Bifocal		\$20 copay
Trifocal		\$20 copay
Contact lenses	Once every 24 months	
Elective (conventional and disposable)		\$80 allowance
Non-elective		Covered in full
Frames	Once every 24 months	\$130 allowance

Blue View Vision Plans Overview and Benefit Details – stand-alone plans

- The three stand-alone Blue View Vision plans (Enhanced, Plus & Value) can be purchased with or without an Anthem Individual medical and/or dental plan.



Blue View Vision Enhanced Plan:

Vision Care Services	Benefit Frequency	In-network benefit
Eye Exam (with dilation as needed)	Once per calendar year	\$10 copay
Standard plans (CR39 lenses)	Once per calendar year	
Single vision		\$10 copay
Bifocal		\$10 copay
Trifocal		\$10 copay
Contact lenses	Once per calendar year	
Elective (conventional and disposable)		\$150 allowance
Non-elective		Covered in full
Frames	Once per calendar year	\$150 allowance

Blue View Vision Plus Plan:

Vision Care Services	Benefit Frequency	In-network benefit
Eye Exam (with dilation as needed)	Once per calendar year	\$10 copay
Standard plans (CR39 lenses)	Once per calendar year	
Single vision		\$20 copay
Bifocal		\$20 copay
Trifocal		\$20 copay
Contact lenses	Once per calendar year	
Elective (conventional and disposable)		\$130 allowance
Non-elective		Covered in full
Frames	Once every other calendar year	\$130 allowance

Blue View Vision Value Plan:

Vision Care Services	Benefit Frequency	In-network benefit
Eye Exam (with dilation as needed)	Once per calendar year	\$20 copay
Standard plans (CR39 lenses)	Once per calendar year	
Single vision		\$20 copay
Bifocal		\$20 copay
Trifocal		\$20 copay
Contact lenses	Once per calendar year	
Elective (conventional and disposable)		\$80 allowance
Non-elective		Covered in full
Frames	Once every other calendar year	\$130 allowance

DENTAL WAITING PERIODS

Whenever members change from one dental plan to another, there's always the question of giving credit for waiting period requirements. Here are the details for each product.

Anthem Dental Pediatric Essential Health Benefits (EHB) Plan

Not an issue with this plan as there are no waiting periods.

Anthem Dental Family Value/ Anthem Dental Family / Anthem Dental Family Enhanced / Dental Prime Plans

As long as there is not more than a 63 day gap between the termination of a prior plan and the effective date of the new plan - we can give credit toward waiting periods based on prior coverage with another Anthem dental plan or another insurance carrier's dental plan.

Prior coverage can be either an Individual dental plan or group dental coverage (if the employer stopped offering a group dental plan) as long as the member had at least 12 months of continual coverage. If your client has prior coverage that they would like to receive credit toward the waiting period on the new plan, both our Off-Exchange Medical, Dental and Vision Combined Application and our Off-Exchange Stand-Alone Dental & Vision Application have a section to provide details on existing dental coverage.

Members who enrolled via the exchange and who had prior dental coverage should contact the phone number on the back of their ID card to provide information on their prior dental coverage.

MARKETING MATERIAL – available on CustomPoint

Dental Booklet brochure – This brochure provides details on all individual dental products and is best used at the point of sale. (Rates not included.) Form # 48198.

Dental Rate sheet – Includes rates for all available stand-alone dental plans sold off-exchange. It is to be used with the booklet brochure. Form # 48438.

Off-Exchange Medical, Dental and Vision Combined Application – Use this application to enroll in the Anthem health plus Anthem Dental Family Value, Anthem Dental Family, Anthem Dental Family Enhanced, Dental Prime and Blue View Vision plans.
Form # OFF_VA

Off-Exchange Stand-Alone Dental & Vision Application – Use this application to enroll in the Anthem Dental Family Value, Anthem Dental Family, Anthem Dental Family Enhanced, Dental Prime and Blue View Vision plans.
Form # OFF_HIX_VA DENTAL ACA Prime.

Stand-alone Vision Flyer - This flyer provides details on the stand-alone individual Vision plans and is best used at the point of sale. (Rates not included.) Form # 101680.

Stand-alone Vision Rate Sheet - Includes rates for all available stand-alone Vision plans sold off-exchange. It is to be used with the Vision flyer. Form # 101790.

ENROLLMENT OPTIONS

Individual Online Store enrollment through AgentConnect

All of Anthem's individual stand-alone dental, vision plans are available for quoting and applying on the Individual Online Store through your AgentConnect site.

- Consumers purchasing a health plan plus dental and/or vision will be able to complete their enrollment online.
- Consumers purchasing only a dental plan (with or without vision) can view plan details, receive a quote for their selected plans and complete their enrollment online.

Please submit all paper applications via eSubmit or the fax # or mailing address listed on the application.

COMBINED BILLS AND I.D. CARDS

When a consumer purchases any combination of health, dental, and/or vision coverage from Anthem, they will receive a combined bill for all plans. Plus, they will receive one ID card for all purchased plans.