

About Anthem dental plans

Anthem is a leader in dental program management, and we're proud to be serving the dental needs of employers and their employees. We're a subsidiary of one of the nation's largest health insurance companies, giving us the financial stability needed to compete in today's marketplace. And we hold an A.M. Best Company Rating of "A" (Excellent), a testimony to our strength and stability.

Anthem dental products are often offered with Anthem health, vision, life and disability coverage. This provides our customers with a comprehensive employee benefits package (all with one point of contact) and offers a variety of service efficiencies.

Experience and capabilities – a perfect combination

Our 40 years of experience in the dental business coupled with our analytic capabilities and our sophisticated dental-specific computer system give us unmatched flexibility in serving our clients' dental needs.

Together with our sister companies, we have more than 22,000 groups and approximately eight million members under management.

The recent acquisition of DeCare Dental, one of the country's largest administrators of dental plans, was a welcomed addition to the Anthem family. We have the combined expertise and experience to provide dental benefit solutions that meet your company's specific needs.

Products and services that are flexible and affordable

Our newest and most innovative products, Prime and Complete, are available to employers. Prime includes a national contracted network of more than 84,000 provider locations and Complete includes a national contracted network of more than 90,000 provider locations.

For employer groups 2-50, Anthem dental offers flexible plan designs that fit into our Value, Classic and Enhanced categories – so employers can choose the level of benefits that fit their needs and budget.

Employer groups with 51+ employees have additional flexibility by choosing coinsurance, deductible, annual maximum and orthodontic coverage options. Employers can customize a plan that works best for them.

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 5+ employees enroll.

Value-added member support services:

- ▶ Easy-to-access information. We give your employees 24/7 online access to their claim and benefit information.
- ▶ International dental emergency care: Members traveling outside the U.S. automatically have coverage for emergency dental services through a worldwide network of English-speaking dentists.
- ▶ Dental health education materials to promote dental health.

Claims payments: prompt and accurate

Anthem's dental program averages claim payments in three days or less. The financial accuracy for these claims was 99% in 2009.¹ Our combination of speed and accuracy is delivered via a sophisticated claims system that – unlike many claims systems that are health insurance focused – was developed exclusively for the dental industry.

In addition to delivering swift and accurate claim payments, and timely Explanation of Benefit (EOB) forms, we compile and track data from the millions of claims we process. We use this information to analyze claims on a patient-by-patient, benefit-by-benefit and dentist-by-dentist basis. This gives us an unparalleled ability to measure and act on our clients' behalf as it pertains to cost/value trends, detecting and triggering investigations of potential fraud and abuse, and identifying discrepancies between the practice patterns of individual dentists.

Experienced customer service features extended hours

Anthem's dedicated dental customer service representatives answer our members' questions – and our clients' questions – on a prompt, and most importantly, knowledgeable basis. Not to mention always in a friendly manner. And our customer service team is committed to delivering excellent results. Our average speed answering a member call is typically less than 20 seconds, which outperforms our internal goal of 30 seconds.

Network management takes care of all the details

We have a full-time network management team that supervises our networks, credentials providers, pursues provider nominations and serves the providers by responding quickly to their needs.

Proven analytics help clients measure and control costs

Anthem's dental program brings unprecedented capabilities to help understand and respond to the true drivers of cost on a benefit, network and individual dentist level.

Backed by years of research and solid data from millions of claims, our analytics deliver specific, actionable information about a dental plan's performance. This includes cost and utilization analysis by all relevant factors such as:

- ▶ Benefit level (deductible, coinsurance, procedure categories and specific benefits)
- ▶ Subscriber (individual, family, ZIP code or geographic region)
- ▶ Network (average savings, total savings and access percentage)
- ▶ Individual dentist (compared to peers and to dentist's own history by procedure, frequency, patient and overall economic value)

These analytics benefit our clients and their members by ensuring the Anthem dental plans and networks are delivering the most value per premium dollar.

Let us show you what we can do for you

We can put our dental expertise to work for you. **Contact your Anthem representative for a benefits consultation.**

Brush up on dental health — It matters. anthem.com

¹ Internal company metrics 11/2009