

## Anthem is making it easy to find the kind of dental coverage you've been looking for...

### ...take a look.

Selecting a dental plan for your employees is all about balance. On the one hand, you want affordability. But you also want the right mix of core benefits and more specialized benefits that help target your employees' overall health. When you choose Anthem dental, you can count on all of this:

- ▶ Solid coverage at a good price
- ▶ Benefits that make sense for oral health — and overall health
- ▶ Freedom to see any dentist, with access to a broad high-quality network with a potential for savings when using an in-network provider
- ▶ Service you can count on

### Choose a dental plan that's designed for better health

When we designed our new dental plans, we took overall health into account. Most or all of our dental plans offer:

- ▶ 100% coverage when employees see a network dentist for most diagnostic and preventive care services like cleanings and X-rays, which can be key to long-term oral health.
- ▶ Benefits for brush biopsy which together with a surgical biopsy may help to diagnose oral cancer, a potentially deadly disease.
- ▶ Some of our plans also include orthodontic benefits for children and adults.

> [Turn over to learn more.](#)



HEALTH | DENTAL | VISION | LIFE | DISABILITY

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### Anthem dental offers employers the right balance:

- ▶ Diagnostic, preventive, basic, major and orthodontic coverage with the right mix of benefits to promote overall health
- ▶ Choice of deductibles, annual maximums, and provider networks
- ▶ A commitment to outstanding claims accuracy and customer service

## Affordability is critical, too

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

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

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.

## Dental networks that work hard for you

- ▶ Anthem's dental Prime contracted network has more than 84,000 nationwide provider locations. That means your employees won't have trouble finding a provider.
- ▶ Anthem's dental Complete contracted network is our larger network with more than 90,000 dentist and specialist locations nationwide.

## When employees see a network dentist they can count on:

- ▶ Savings: We agree on pricing with our network dentists and then pass that lower price on to your employees.
- ▶ Freedom from paperwork: Network dentists file your employees' claims with us.
- ▶ Freedom from balance billing: If our network dentists charge more than the agreed upon price, they cover the difference, not your employees. Your employees would only be responsible for the applicable deductible or coinsurance.

And for members traveling outside the U.S., we automatically include coverage for emergency dental services through a worldwide network of English-speaking dentists – including 24/7 assistance finding a network dentist.

## Service and stability you can trust from a local and national leader

Companies have trusted Anthem not only for solid benefits, but for service that helps make their lives easier. Better yet, your local account management team is right around the corner. We live and work where you do.

And your employees have access to our customer service team that is committed to delivering excellent results:

- ▶ Average claim paid in three days or less
- ▶ Claim accuracy of 99%
- ▶ Typically less than a 20-second wait to talk to a customer service representative

Of course financial strength ratings are also very important in today's world. We've earned an "A" (Excellent) rating from A.M. Best Company. So you can feel confident that we'll be here for all your dental needs today and for years to come.

## Discover the Anthem advantage

You know us for our health plans, but did you know we're also among the leading dental, vision, life and disability organizations in the country? These specialty products can easily be packaged with your health plan and are backed by the same reputation and levels of service that you'd expect from us. Choose Anthem and get:

- ▶ Local account management team offering one point of contact for all products
- ▶ Dedicated administration from a leader in dental benefits (you will have a dedicated dental bill and identification card, separate from your health bill and identification card)

**For more information visit [anthem.com](https://www.anthem.com) or contact your producer or Anthem representative.**

**Anthem**   
Health. Join In.™

**Participation Guidelines:**

- Participation for employer-paid: Options from 60% to 100% of net eligible employees at 10% increments.
- Participation for voluntary: Minimum of 5 enrolled employees.
- Participation for orthodontia: Minimum of 10 enrolled employees

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