

New Anthem Dental Plans for IMA Members

By Jeffrey B. Goodwin, Executive VP, IMASERV, Inc.,
jgoodwin@imaweb.com, 317.713.5936

Anthem Blue Cross and Blue Shield is making it easier for Indiana's employers to find the kind of dental coverage they've been looking for with their new Prime and Complete dental programs.

- Dental Prime and Dental Complete are available on the following dates:

Employers with between 2 and 50 full-time, eligible employees can begin dental coverage with effective dates as soon as March 1, 2011. Employers with 51 or more full-time, eligible employees can begin dental coverage with effective dates as soon as May 1, 2011. Both sizes of employers are subject to Anthem underwriting guidelines that can be explained by your local Anthem independent licensed agent.

Selecting a dental plan for your employees is all about balance. On the one hand, employers need affordability; but they also want the right mix of core benefits and more specialized benefits that help target their employees' overall health. When employers choose Anthem Dental Prime or Anthem Dental Complete, they can feel confident they are getting:

- *One of the largest national PPO*

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dental networks. Choose either Dental Prime, which uses Anthem's lower cost network or Dental Complete, which uses an even larger network.

1) Anthem's Dental Prime contracted network has more than 2,085 provider locations in Indiana and in excess of 84,000 nationwide. That means your employees won't have trouble finding a provider.

2) Anthem's Dental Complete contracted network is Anthem's larger network and gives you access to plenty of dentists. In fact, it's one of the largest dental PPO networks in Indiana, with more than 2,430 provider locations, and more than 90,000 dentist and specialist locations nationwide.

- **Something new.** Other plans call them extras. Anthem calls them standard features. Brush biopsy for early cancer detection, an extra cleaning for diabetic and pregnant members, implants, no waiting periods and an annual maximum carryover. Coverage like this can set your business apart.

- **The power to choose.** Four plan designs – Value, Classic, Enhanced, and Voluntary. And the choice of deductibles, annual maximums and provider network.

Employers can choose a plan that fits their needs and budget.

A closer look at Anthem plan designs:

- Value dental plans include coverage for the basics like cleanings, exams, X-rays, and fillings. While these plans do not provide coverage for major services, discounts on



many non-covered services may still be obtained from in-network dentists.

- Classic dental plans include coverage for basic dental services, plus additional coverage for most major services, all with generous annual maximums.

- Enhanced dental plans offer the greatest level of coverage, with choices for even higher annual maximums and lower coinsurance amounts.

- Voluntary dental plans allow you to offer dental coverage to your employees without adding to your expenses because employees pay the premium costs but benefit from group rates.

The Anthem advantage. Anthem is especially known for excellence in providing health plans. Anthem is also known as a leader in providing dental, vision, life and disability plans throughout 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 Anthem.

The Indiana Manufacturers Association has been proud to partner with Anthem for almost two decades. For more information on the IMA's programs with Anthem, please contact or have your local, licensed Anthem independent agent contact the IMA. The IMA staff members responsible for the Anthem relationship include Keith Robbins, 317-713-5938 (krobbins@imaweb.com) and Jeff Goodwin, 317-713-5936 (jgoodwin@imaweb.com). ♦

