

**Summary of Benefits
Anthem Dental Essential Choice**

Anthem Dental Complete Network



**Southern California Conference
of Seventh-day Adventists**

WELCOME TO YOUR DENTAL PLAN!

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. So, don't skimp on your dental care, good oral care can mean better overall health!

Powerful and easily accessible member tools.

- **Ask a Hygienist:** Dental members can simply email their dental questions to a team of licensed dental professionals who in turn will respond in about 24 hours.
- **Dental Health Risk Assessment:** We want our dental members to better understand their oral health and their risk factors for tooth decay, gum disease and oral cancer. This easy to use online tool can help them do this.
- **Dental Care Cost Estimator:** In order to help our dental member better understand the cost of their dental care, we offer access to a user-friendly, web-based tool that provides estimates on common dental procedures and treatments when using a network dentist.
- **Mobile Capabilities:** With our latest mobile application, members can find a network dentist as well as view their claims. Our application is available for both Android and Apple phones.

Dentists in your plan network.

- You'll save money when you visit a dentist in your plan network because Anthem and the dentist have agreed on pricing for covered services. Dentists who are not in your plan network have not agreed to pricing, and may bill you for the difference between what Anthem pays them and what the dentist usually charges.
- To find a dentist by name or location, go to anthem.com or call dental customer service at the number listed on the back of your ID card.

Ready to use your dental benefits?!

- Choose a dentist from the network
- Make an appointment
- Show the office staff your member ID card
- Pay any deductible or copay that is part of your plan

Need to contact us?

See the back of your ID card for how to call, write or email us.

Your dental benefits at a glance

The following benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your policy.

	In-Network	Out-of-Network
Coverage Year	Calendar Year	
Office Visit Copay	Not Applicable	
Annual Benefit Maximum	\$2,500	\$2,500
<ul style="list-style-type: none"> ● Per insured person ● Diagnostic & Preventive Services are applied to the Annual Maximum 	Yes	Yes
Annual Maximum Carryover	Not Covered	Not Covered
Annual Maximum Carryin	Not Covered	Not Covered
Out-of-Pocket Maximum: Individual	Not Applicable	Not Applicable
Out-of-Pocket Maximum: Family		
Orthodontic Lifetime Benefit Maximum	\$1,500	\$1,500
<ul style="list-style-type: none"> ● Per eligible insured person 		
Annual Deductible (Does not apply to Orthodontic Services)		
<ul style="list-style-type: none"> ● Per insured person ● Family maximum 	\$50 3X Individual	\$50 3X Individual
Deductible Waived for Diagnostic/Preventive Services	Yes	Yes
Out-of-Network Reimbursement:	Not applicable	90th percentile

Dental Services	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
Diagnostic and Preventive Services <ul style="list-style-type: none"> • Periodic oral exam <ul style="list-style-type: none"> ○ Limited to 2 per 12 months • Teeth cleaning (prophylaxis) <ul style="list-style-type: none"> ○ Limited to 2 per 12 months; w/periodontal maintenance • Bitewing X-rays: <ul style="list-style-type: none"> ○ Limited to 1 set per 12 months • Full-mouth or Panoramic X-rays: <ul style="list-style-type: none"> ○ Limited to 1 per 60 months • Fluoride application: <ul style="list-style-type: none"> ○ Limited to 2 per 12 months; through age 14 • Space maintainer insertion <ul style="list-style-type: none"> ○ Limited to one per tooth space per lifetime through age 14; posterior teeth 	100%	100%	No Waiting Period
Basic (Restorative) Services <ul style="list-style-type: none"> • Consultation (second opinion) <ul style="list-style-type: none"> ○ Limited to 1 per 12 months • Amalgam (silver-colored) filling <ul style="list-style-type: none"> ○ Limited to 1 per tooth per 24 months • Composite (tooth-colored) filling <ul style="list-style-type: none"> ○ Limited to 1 per tooth per 24 months • Brush Biopsy (cancer test) <ul style="list-style-type: none"> ○ Limited to 1 per 12 months; all ages • Sealants <ul style="list-style-type: none"> ○ Limited to 1 per 36 months; through age 15 	90%	80%	No Waiting Period
Endodontics (Non-Surgical) <ul style="list-style-type: none"> • Root Canal and retreatments <ul style="list-style-type: none"> ○ Limited to 1 per tooth per lifetime; permanent teeth only 	90%	80%	No Waiting Period
Endodontics (Surgical) <ul style="list-style-type: none"> • Apicoectomy and apexification <ul style="list-style-type: none"> ○ Limited to 1 per tooth per lifetime; permanent teeth only 	90%	80%	No Waiting Period
Periodontics (Non-Surgical) <ul style="list-style-type: none"> • Periodontal Maintenance <ul style="list-style-type: none"> ○ Limited to two per 12 months; w/teeth cleaning • Scaling and root planing <ul style="list-style-type: none"> ○ Limited to one per quadrant per 24 months 	90%	80%	No Waiting Period
Periodontics (Surgical) <ul style="list-style-type: none"> • Periodontal Surgery (osseous, gingivectomy, graft procedures) <ul style="list-style-type: none"> ○ Limited to one per quadrant per 36 months 	90%	80%	No Waiting Period
Extractions (Simple) <ul style="list-style-type: none"> • Simple Extractions <ul style="list-style-type: none"> ○ Limited to one per tooth per lifetime 	90%	80%	No Waiting Period
Oral Surgery (Complex) <ul style="list-style-type: none"> • Surgical Extractions <ul style="list-style-type: none"> ○ Limited to one per tooth per lifetime 	90%	80%	No Waiting Period
Major (Restorative) <ul style="list-style-type: none"> • Crowns, onlays, veneers <ul style="list-style-type: none"> ○ Limited to one per tooth per 60 months • Cosmetic teeth whitening <ul style="list-style-type: none"> ○ Not Covered 	60%	50%	No Waiting Period
Temporomandibular Joint Disorder (TMJ) <ul style="list-style-type: none"> • X-rays, splints, and surgical procedures including arthroscopy and orthotic devices <ul style="list-style-type: none"> ○ Not Covered 	Not Covered	Not Covered	N/A
Prosthodontics <ul style="list-style-type: none"> • Dentures and bridges <ul style="list-style-type: none"> ○ Limited to one per tooth per 60 months • Dental Implants - Covered <ul style="list-style-type: none"> ○ Limited to one per tooth per 60 months 	60%	50%	No Waiting Period
Repairs/Adjustments <ul style="list-style-type: none"> • Crown, denture, bridge repairs <ul style="list-style-type: none"> ○ Limited to one per 12 months; 6 months after placement • Denture and bridge adjustments: <ul style="list-style-type: none"> ○ Limited to two (per tooth) per 12 months; 6 months after placement 	60%	50%	No Waiting Period
Orthodontic Services <ul style="list-style-type: none"> ○ Dependent Children Only* 	50%	50%	No Waiting Periods

*Child orthodontic runs through age 25. This means that the child must have been banded prior to their 26th birthday in order to receive coverage.

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Additional Services and Programs	Status
Anthem Whole Health Connection - Dental® <ul style="list-style-type: none"> For members with certain health conditions, additional dental benefits are available without a deductible or waiting periods. Eligible services are paid at 100% and won't reduce your coverage year annual maximum (if applicable) 	Included
Accidental Dental Injury Benefit <ul style="list-style-type: none"> Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). No deductibles, member coinsurance, or waiting periods apply 	Included
Extension of Benefits <ul style="list-style-type: none"> Following termination of coverage, members are provided up to 60 days to complete treatment started prior to their termination of coverage under the plan and eligible services will be covered 	Included
International Emergency Dental Program <ul style="list-style-type: none"> Provides emergency dental benefits while working or traveling abroad from licensed, English-speaking dentists. Eligible covered services will be paid 100% with no deductibles, member coinsurance, or waiting periods and won't reduce the member coverage year annual maximum (if applicable) 	Included

Additional Limitations & Exclusions
Below is a partial listing of non-covered services under your dental plan. Please see your policy for a full list.
Services provided before or after the term of this coverage - Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate
Orthodontics (unless included as part of your dental plan benefits) including orthodontic braces, appliances and all related services
Cosmetic dentistry (unless included as part of your dental plan benefits) provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist
Drugs and medications including intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care
Analgesia, analgesic agents, and anxiolysis nitrous oxide , therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services
Waiting periods for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan
Missing tooth clause of 24 months applies for the replacement of congenitally missing teeth or teeth lost prior to the coverage effective date for this plan

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.

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