

An Anthem Company



Delaware County Your guide to specialty benefits Summary of Benefits Empire Dental Essential Choice

Delaware County
Empire Dental Complete Network



## 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 empireblue.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 Not Applicable	
Office Visit Copay		
Annual Benefit Maximum	\$1,500	The state of the s
Per insured person		\$1,500
Diagnostic & Preventive Services are applied to the Annual Maximum	No	No
Annual Maximum Carryover Annual Maximum Carryin Out-of-Pocket Maximum: Individual	Not Covered	THE PERSON NAMED IN COLUMN 2 I
	Not Covered	Not Covered
	Not Applicable	Not Covered
Out-of-Pocket Maximum: Family	mot Appricable	Not Applicable
Orthodontic Lifetime Benefit Maximum	\$1,500	
Per eligible insured person	<b>41,500</b>	\$1,000
unnual Deductible (Does not apply to Orthodontic Services)	Constitution to the contract of	
Per insured person	\$25	
Family maximum	3X Individual	\$50
Deductible Waived for Diagnostic/Preventive Services Out-of-Network Reimbursement:		3X Individual
	Yes	Yes
	Not applicable	90th percentile

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Dental Services	In-Network	Out-of-Network	Waiting Perior
Diagnostic and Preventive Services	Empire Pays	Empire Pays	
Periodic oral exam	100%	100%	No Waiting Period
o Limited to 2 per 12 months			
Teeth cleaning (prophylaxis)			
<ul> <li>Limited to 2 per 12 months; w/periodontal maintenance</li> </ul>			
Bitewing X-rays:			
o Limited to 1 set per 12 months			
Full-mouth or Panoramic X-rays:     Limited to1 per 60 months			
* Fluoride application:			
Limited to 1 per 12 months through age 18			
Sealants			
<ul> <li>Limited to 1 per 60 months; through age 18</li> </ul>			
Space maintainer insertion			
o Limited to one per tooth space per lifetime through age 15; posterior teeth			
Basic (Restorative) Services	100%	000/	
Consultation (second opinion)		80%	No Waiting Period
Limited to 1 per 12 months			
Amalgam (silver-colored) filling			
Composite for the per 24 months			
Composite (tooth-colored) filling     Limited to 1 per tooth per 24 months			
Brush Biopsy (cancer lest)			
Not Covered			
Endodontics (Non-Surgical)	A CONTRACTOR OF STREET		
- Root Canal and retreatments	100%	80%	No Waiting Period
Limited to 1 per tooth per lifetime; permanent teeth only			
Endodontics (Surgical)			
Apicoectomy and apexification	100%	80%	No Waiting Period
Limited to 1 per tooth per lifetime; permanent teeth only			
Periodontics (Non-Surgical)	4000		
Periodontal Maintenance	100%	80%	No Waiting Period
Limited to four per 12 months; w/teeth cleaning			
Scaling and root planing			
Limited to one per quadrant per 24 months			
Periodontics (Surgical)	100%	80%	45 - 45V
Periodontal Surgery (osseous, gingivectomy, graft procedures)		00%	No Waiting Period
Limited to one per quadrant per 36 months			
xtractions (Simple)	100%	80%	N-Marin
Simple Extractions		3070	No Waiting Period
Limited to one per tooth per lifetime			
ral Surgery (Complex)	100%	80%	No Western B. C.
Surgical Extractions			No Waiting Period
Limited to one per tooth per lifetime ajor (Restorative)			
Crowns, onlays, veneers	60%	50%	No Walting Destant
Limited to one per tooth per 120 months		****	No Waiting Period
Cosmetic teeth whitening			
Not Covered			
emporomandibular Joint Disorder (TMJ)			
(-rays, splints, and surgical procedures including arthroscopy and orthotic devices	Not Covered	Not Covered	N/A
Not Covered			
osthodontics			
entures and bridges	60%	50%	No Waiting Period
imited to one per tooth per 120 months			and a cricu
ental Implants - Not Covered			
pairs/Adjustments			
rown, denture, bridge repairs	60%	50%	No Waiting Period
imited to one per 12 months; 6 months after placement			
enture and bridge adjustments:			
imited to the first of the state of the stat			
illilled to two (per tooth) per 12 months; 6 months after placement			
imited to two (per tooth) per 12 months; 6 months after placement hodontic Services	50%	50%	

<sup>\*</sup>Child orthodontic runs through age 18. This means that the child must have been banded prior to their 19th birthday in order to receive coverage.

Services provided by Empire HealthChoice Assurance, Inc., a licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Life and Disability products are underwritten by Anthem Life & Disability Insurance Company, an affiliate of Empire HealthChoice Assurance, Inc. Services provided by Empire HealthChoice HMO. Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Additional Services and Programs	Status
Anthem Whole Health Connection - Dental®	Included
<ul> <li>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)</li> </ul>	
Accidental Dental Injury Benefit	Included
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	
Extension of Benefits	Included
<ul> <li>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</li> </ul>	meladed
international Emergency Dental Program	Included
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)	

## 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

There is no waiting period for replacement of congenitally missing teeth or teeth extracted prior to coverage under 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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**DENTAL PPO** 

# It's easy to find a dentist online

Here's how to find one fast on our mobile app, Sydney, or empireblue.com.

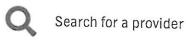


Select Find a Doctor

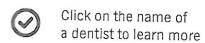
To search on the app, you'll need a username and password.

On empireblue.com, log in as a member with your username and password, or your member ID card number.

You can also search as a guest. Just select a plan or network, or search by all plans and networks.\*



You can search based on type of provider or facility, locations near you or a provider's name.



Find out about their training, specialties, languages spoken, location and phone number.

Keep in mind, you'll get the most from your benefits — and save money — when you use a provider in your plan.

Download our Sydney mobile app today to easily access your plan.







<sup>\*</sup> If you don't know the name of your plan or network, check with your human resources department or benefits administrator.