

Dental Blue® Plans for Individuals and Families

For dental benefits you can smile about!

Why dental care is important to your overall health...

Consider this: people who suffer from periodontal disease are twice as likely to have heart disease or a stroke.¹ And there's also research linking poor oral health to diabetes, lung disease and premature births.²

Fortunately, regular dental checkups can help detect the early warning signs of certain health-related issues. That's just one reason why it's so important to take good care of your teeth and gums. And the Dental Blue plans from Anthem Blue Cross Life and Health Insurance Company can help make it easy and affordable.

¹ American Academy of Periodontology: Gum Disease Links to Heart Disease and Stroke, perio.org, 2008.

² National Institute of Dental and Craniofacial Research: Oral Health in America, 2008.

How the Dental Blue plans work:

We offer two great Dental Blue plans to choose from: Dental Blue Basic and Dental Blue Enhanced. The Dental Blue Basic plan provides coverage for many diagnostic services and preventive care such as cleanings, exams and X-rays, as well as fillings, with an annual maximum of \$500. The Dental Blue Enhanced plan includes cleanings, exams, X-rays and fillings — plus certain major services like root canals, periodontal procedures and crowns, with an annual maximum of \$1,250. It also includes orthodontic coverage for children after a 12-month waiting period.

A unique feature of Dental Blue is that members have access to the rates Anthem has negotiated with providers during any applicable waiting periods, after the annual maximum has been met, and for certain noncovered services like veneers, dental implants and TMJ treatment. These discounts are available only at in-network providers.

Lastly, as a Dental Blue plan member, **you can see any dentist you want**; however, you do have the potential for lower costs when you choose a dentist in the Dental Blue 100 network. This is because in-network dentists have agreed to accept our fee schedule for services rendered.

If you choose to go to a provider outside of the Dental Blue 100 network, you can be billed the difference between what we pay our in-network dentists and what your chosen dentist wishes to charge. But, with more than 18,000 California dentists in our Dental Blue 100 network, it's likely your dentist is part of our network!

Dental Blue benefits at-a-glance...

The chart below shows the covered benefits and amounts we pay for both of our Dental Blue plans.

| | Dental Blue Basic | | Dental Blue Enhanced | |
|---|--|----------------|---|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Annual Deductible | \$25 per member | | \$50 per member/\$150 maximum per family | |
| Waived for Diagnostic and Preventive | Yes | No | Yes | No |
| Annual Maximum | \$500 | | \$1,250 | |
| Diagnostic and Preventive Services Cleanings, Exams and X-rays | 100% | 80% | 100% | 80% |
| Basic Services | | | | |
| Fillings | 80% | 60% | 80% | 60% |
| Other Minor Restorative | Not covered | | | |
| Major Services | | | | |
| Oral Surgery | Not covered | | 50% | |
| Endodontics | 50% – coverage for pulpotomies on primary teeth only | | 50% | |
| Periodontics | Not covered | | 50% | |
| Prosthodontics | 50% - coverage for stainless steel crowns on primary teeth only | | 50% | |
| Orthodontics | Not covered | | Children only 50%, \$100 deductible, \$500 annual/\$1,000 lifetime maximum | |
| Waiting Periods | No waiting period for cleanings, exams and X-rays; six-month waiting period for all other covered services | | No waiting period for cleanings, exams and X-rays; six-month waiting period for basic services; 12 months for major services/orthodontics | |

The amounts shown above reflect what we will pay after any deductibles have been met.

Rating areas

Dental Blue plans are available in the areas listed below. To determine your monthly plan premium, locate your rating area based on the ZIP code of your primary residence, and then refer to the rate charts on Page 3.

Availability

Availability may be limited in some counties. If you live in any of these areas, please review the Statement of Understanding on the application before choosing this plan.

Counties with limited availability*

Area 3: Alpine, Amador, Inyo, Mono

Area 4: Calaveras

Area 5: Del Norte, Humboldt, Lake, Lassen, Modoc, Plumas, Sierra, Siskiyou, Tehama, Trinity

Area 6: Inyo

*As of 11/30/09.

Rating areas

| | | |
|-----------------|---|--------------------------------------|
| Alameda | ZIP codes starting with 945, 946 and 953, except 94505, 94514 All other Alameda ZIPs | Area 4 Area 3 |
| Alpine | | Area 3 |
| Amador | | Area 3 |
| Butte | | Area 5 |
| Calaveras | | Area 4 |
| Colusa | 95957 Except 95957 | Area 3 Area 5 |
| Contra Costa | All except 94551 94551 | Area 3 Area 4 |
| Del Norte | | Area 5 |
| El Dorado | | Area 3 |
| Fresno | 93313 All except 93313 | Area 5 Area 6 |
| Glenn | | Area 5 |
| Humboldt | | Area 5 |
| Imperial | 92225 and 92274 92004 All except 92225, 92274, 92004 | Area 4 Area 5 Area 6 |
| Inyo | All except 93527 93527 | Area 3 Area 6 |
| Kern | ZIP codes starting with 933 All other Kern ZIPs | Area 5 Area 6 |
| Kings | | Area 6 |
| Lake | | Area 5 |
| Lassen | | Area 5 |
| Los Angeles | ZIP codes starting with 901-904 and 913 ZIP codes starting with 905-908, 935, 91709 and 93243 ZIP codes starting with 900, 914 or 916 ZIP codes starting with 910-912, 915, 917 or 918, except 91709 | Area 4 Area 6 Area 2 Area 7 |
| Madera | | Area 6 |
| Marin | | Area 1 |
| Mariposa | 95329 All except 95329 | Area 4 Area 6 |
| Mendocino | | Area 5 |
| Merced | 95380 All except 95380 | Area 4 Area 6 |
| Modoc | | Area 5 |
| Mono | | Area 3 |
| Monterey | All except 95076 and 93451 95076 93451 | Area 1 Area 4 Area 6 |
| Napa | 94589, 94590 All except 94589, 94590 | Area 3 Area 5 |
| Nevada | 95602 All except 95602 | Area 3 Area 5 |
| Orange | ZIP codes starting with 926 all Orange ZIPs | Area 5 Area 6 |
| Placer | All except 95692, 96161 95692, 96161 | Area 3 Area 5 |
| Plumas | | Area 5 |
| Riverside | ZIP codes starting with 922 except 92248 92028 All other Riverside ZIPs | Area 4 Area 5 Area 6 |
| Sacramento | ZIP codes starting with 958 All other Sacramento ZIPs | Area 5 Area 3 |
| San Benito | 93930, 95004 All except 93210, 93930, 95004 93210 | Area 1 Area 4 Area 6 |
| San Bernardino | Except 91766, 91792 91766 and 91792 | Area 6 Area 7 |
| San Diego | | Area 5 |
| San Francisco | | Area 3 |
| San Joaquin | 94505, 94514, 95632, 95690 All except 94505, 94514, 95632, 95690 | Area 3 Area 4 |
| San Luis Obispo | 93426 All except 93426 | Area 1 Area 6 |
| San Mateo | Except 94303 94303 | Area 1 Area 3 |
| Santa Barbara | | Area 6 |
| Santa Clara | ZIP codes starting with 940, 943 94550, 95023, 95076 All other Santa Clara ZIPs | Area 3 Area 4 Area 5 |
| Santa Cruz | All except 95033 95033 | Area 4 Area 5 |
| Shasta | | Area 5 |
| Sierra | | Area 5 |
| Siskiyou | | Area 5 |
| Solano | All except 94503, 95616, 95618, 95694 94503, 95616, 95618, 95694 | Area 3 Area 5 |
| Sonoma | | Area 5 |
| Stanislaus | All except 95322 95322 | Area 4 Area 6 |
| Sutter | All except 95645, 95692, 95836, 95948, 95837 95645, 95692, 95836, 95837, 95948 | Area 3 Area 5 |
| Tehama | | Area 5 |
| Trinity | | Area 5 |
| Tulare | | Area 6 |
| Tuolumne | 95230, 95329 All except 95230, 95329 | Area 4 Area 6 |
| Ventura | ZIP codes starting with 930 or 932 All other Ventura ZIPs | Area 6 Area 4 |
| Yolo | | Area 5 |
| Yuba | | Area 5 |

Monthly rates*

| Dental Blue Basic | | | | | | | | Dental Blue Enhanced | | | | | | | |
|---------------------|------|-------|------|------|------|------|------|----------------------|-------|-------|-------|-------|-------|-------|-------|
| Area | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Area | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Member | \$22 | \$23 | \$20 | \$21 | \$20 | \$19 | \$21 | Member | \$44 | \$54 | \$45 | \$50 | \$49 | \$46 | \$62 |
| Member and Spouse | \$42 | \$45 | \$39 | \$40 | \$39 | \$37 | \$41 | Member and Spouse | \$84 | \$102 | \$84 | \$93 | \$92 | \$86 | \$116 |
| Member and Child | \$45 | \$49 | \$43 | \$44 | \$43 | \$40 | \$44 | Member and Child | \$77 | \$94 | \$78 | \$86 | \$85 | \$79 | \$107 |
| Member and Children | \$77 | \$83 | \$72 | \$73 | \$72 | \$67 | \$74 | Member and Children | \$125 | \$152 | \$125 | \$139 | \$137 | \$128 | \$173 |
| Member and Family | \$93 | \$101 | \$87 | \$89 | \$87 | \$82 | \$90 | Member and Family | \$157 | \$192 | \$158 | \$176 | \$174 | \$162 | \$218 |
| One Child | \$24 | \$26 | \$22 | \$23 | \$22 | \$21 | \$23 | One Child | \$33 | \$40 | \$33 | \$37 | \$36 | \$34 | \$46 |
| Two Children | \$48 | \$52 | \$45 | \$46 | \$45 | \$42 | \$46 | Two Children | \$66 | \$80 | \$66 | \$73 | \$72 | \$67 | \$91 |
| Three+ Children | \$78 | \$84 | \$73 | \$74 | \$73 | \$68 | \$75 | Three+ Children | \$107 | \$131 | \$108 | \$119 | \$118 | \$110 | \$149 |

*Subject to change.

Eligibility

You and your enrolling dependents must be permanent, legal residents of California, ages 64 and 9 months or younger.

How to apply for coverage

If you are enrolling in dental coverage only, or if you are a new or existing Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company health member who wants to add dental coverage:

- Complete and sign the Individual Enrollment Application.
- Determine your premium.
- Choose your method of payment.
- Send the application and payment to the address below or to your agent.

Please note that when you enroll in both a health and dental plan, the same method of payment must be selected for both. For members with a health plan who are adding dental coverage, you will need to send the first month's dental premium with the application even if you currently pay your health premium by credit card or via automatic monthly checking account deduction.

Send your application and payment to:

Anthem Blue Cross Life and Health Insurance Company
P.O. Box 9051
Oxnard, CA 93031-9051

Or, send to your authorized independent agent

This overview provides only a very brief description of some of the features of the plan. This is not the insurance contract and only the Certificate of Coverage ("Certificate") provisions apply. Please refer to the applicable Certificate which sets forth, in more detail, the benefits, limitations and exclusions. If there are any conflicts between the terms of the Certificate and the information outlined above, the terms of the Certificate will prevail.

For a complete description of dental benefits, limitations and exclusions, please contact your Anthem Blue Cross Life and Health Insurance Company sales representative.

