

# Dental Insurance

## Anthem



We are excited about our continued partnership with Anthem. Please review the benefits in this summary below:

	Anthem Dental	
	Employee Pays:	Employee Pays:
<b><u>Class I Services</u></b>	In Network	Out of Network
Exams	0%	20%
X-Rays	0%	20%
Cleanings	0%	20%
<b><u>Class II Services</u></b>	After Deductible	After Deductible
Basic Restorative (Fillings, etc.)	20%	40%
Endodontics	20%	40%
Periodontics (scaling and root planing)	20%	40%
Oral Surgery	20%	40%
Simple Extractions	20%	40%
<b><u>Class III Services</u></b>	After Deductible	After Deductible
Crowns	50%	50%
Dentures	50%	50%
Bridges	50%	50%
Prosthetics Repairs/Adjustment	50%	50%
Dental Implants	Not Covered	Not covered
<b><u>Orthodontics</u></b>		
Diagnostic, Active, Retention Treatment	Not Covered	Not covered
<b><u>Deductible</u></b>	\$25 / \$75 per calendar year	
<b><u>Calendar Year Benefit Maximum*</u></b>	\$1,250 per member	

\* It is important to realize that your deductible and plan maximum resets January 1 and not at the October 1 plan anniversary date. This differs from the medical plan in which all deductibles and OOP reset on October 1 anniversary date.

If you obtain services from a non-network provider or facility, you may have to pay up front and file a claim for reimbursement. Non-network providers are not contracted with Anthem to file claims on behalf of members. You may also be subject to balance billing.

If you are pregnant or living with diabetes, you can sign up to receive one additional dental cleaning or periodontal maintenance procedure per year.

There is a waiting period of up to 24 months for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

### Your Costs for the Dental Plan

Rates Per Pay Period*		
Employee Only	Employee & One	Employee & Family
\$3.31	\$14.37	\$28.18

\*Charles City contributes \$20.99 monthly to the cost of the dental premium.