

Dartmouth College

Your guide to dental benefits

Effective September 1st, 2024



Summary of Benefits

Dartmouth College

Anthem Dental Essential Choice, 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.
- More 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? Anthem Dental Members: (844) 729-1565
See the back of your ID card for who 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	Contract Year	
Annual Benefit Maximum		
○ Per insured person	\$1,500	\$1,500
○ Diagnostic & Preventive Services are applied to the Annual Maximum		
Annual Maximum Carryover	No	No
Orthodontic Lifetime Benefit Maximum		
○ Not applicable	Not applicable	Not applicable
Annual Deductible		
○ Per insured person	\$50	\$50
○ Family maximum	3x single member deductible	3x single member deductible
Deductible Waived for Diagnostic/Preventive Services	Yes	Yes
Out-of-Network Reimbursement:	Prime (MAC)	

Dental Services	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
Diagnostic and Preventive Services o Periodic oral exam o Limited to 2 per 12 months o Teeth cleaning (prophylaxis) o Limited to two per 12 months combined with periodontal maintenance o Bitewing X-rays o Limited to one set per 12 months o Full-Mouth or Panoramic X-rays o Limited to one per 60 months o Fluoride application o Limited to one per 12 months through age 18 o Sealant application o Limited to one per 60 months through age 18	100% Coinsurance	100% Coinsurance	No Waiting Period
Basic (Restorative) Services o Consultation (second opinion); only with X-rays and no other services o Limited to one per 12 months o Amalgam (silver-colored) filling o Limited to one per tooth surface per 24 months o Composite (tooth-colored) filling o Limited to one per tooth surface per 24 months posterior (back) fillings not paid as an amalgam (silver-colored filling) o Brush Biopsy (cancer test) o Limited to one per 12 months; all ages o Space maintainer insertion - hide this row o Limited to one per tooth space per lifetime through age 18	80% Coinsurance	80% Coinsurance	No Waiting Period
Endodontics (Non-Surgical) o Root Canal (permanent teeth only) o Limited to one per tooth per lifetime; permanent teeth only	50% Coinsurance	50% Coinsurance	No Waiting Period
Endodontics (Surgical) o Apicoectomy and apexification o Limited to one per tooth per lifetime; permanent teeth only	50% Coinsurance	50% Coinsurance	No Waiting Period
Periodontics (Non-Surgical) o Periodontal maintenance o Limited to two per 12 months combined with teeth cleanings o Scaling and root planning; when the tooth pocket has a depth of four millimeters or greater o Limited to one per quadrant per 24 months	80% Coinsurance	80% Coinsurance	No Waiting Period
Periodontics (Surgical) o Periodontal surgery (osseous, gingivectomy, graft procedures) o Limited to one per quadrant per 36 months	50% Coinsurance	50% Coinsurance	No Waiting Period
Oral Surgery (Simple) o Simple extraction o Limited to one per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Oral Surgery (Complex) o Surgical extraction o Limited to one per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
Major (Restorative) Services o Crowns, onlays, veneers o Limited to one per tooth/arch per 84 months	50% Coinsurance	50% Coinsurance	No Waiting Period
Prosthodontics o Dentures and bridges o Limited to one per tooth/arch per 84 months o Implant placement o Limited to one per tooth/arch per 84 months o Implant prosthodontics o Limited to one per tooth/arch per 84 months as a non-implant crown, bridge, and/or denture	50% Coinsurance	50% Coinsurance	No Waiting Period
Repairs/Adjustments o Crown, denture, bridge repairs o Limited to one per 12 months not within 6 months of placement o Denture and bridge adjustments: o Limited to two per tooth per 12 months not within 6 months of placement	50% Coinsurance	50% Coinsurance	No Waiting Period

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Dental Services (continued)	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
Orthodontic Services ○ Not covered	Not covered	Not covered	N/A
Temporomandibular Joint Disorder (TMJ) ○ X-rays, splints, and surgical procedures including arthroscopy and orthotic devices ○ Not Covered	Covered as Major - frequencies vary	Not Covered	N/A
Cosmetic Teeth Whitening ○ Not covered	Not Covered	Not Covered	N/A
NOTE: Cosmetic benefits, such as teeth bleaching, in an insurance policy may have income tax implications for both employer groups and plan members. For example, the dollar value of the cosmetic benefit may be considered part of an individual's taxable income. For more information concerning the tax ramifications of cosmetic insurance benefits, please consult a legal or tax advisor.			

Additional Services and Programs	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
Anthem Whole Health Connection® - Dental ○ For members with certain health conditions, additional dental benefits are available without a deductible, office visit copay, nor waiting periods. Eligible services are paid at 100% and won't reduce your coverage year annual maximum (if applicable).	Included	Included	No waiting period
Accidental Dental Injury Benefit ○ Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). No deductibles, office visit copay, member coinsurance, nor waiting periods apply.	Included	Included	No waiting period
Extension of Benefits ○ 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	Included	No waiting period
International Emergency Dental Program ○ Provides emergency dental benefits while working or traveling abroad from licensed, English-speaking dentists. Eligible covered services will be paid 100% with no deductibles, office visit copay, member coinsurance, nor waiting periods and won't reduce the member coverage year annual maximum (if applicable).	Included	Included	No waiting period

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 a 24 month 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 policy. In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.



Brush up on your dental benefits

Your Anthem PPO plan gives you something to smile about

Keeping up with dental checkups is just as important as you age as it was when you were a kid. Regular checkups not only help keep your teeth and gums healthy, but they also can spot early signs of other health conditions.¹ That means going to the dentist can lead to better overall health.

Your dental benefits at a glance

Your Anthem dental benefits include:

- 100% coverage for most preventive and diagnostic care, such as routine cleanings and X-rays, when you see a dentist in your plan's network.
- Coverage for services such as extra periodontal cleanings for gum health if you're part of certain care management programs.
- Virtual dental care through The TeleDentists®.
- Discounts on health-related products and services from SpecialOffersSM.

Why it helps to use dentists in your plan's network

Going to a dentist in your plan's network can save you time and money. These dentists have agreed to provide care at discounted rates. If they charge more than what your dental plan pays, they can't bill you for the difference. They'll also file claims for you.

How to get a cost estimate from your dentist

If you need a major procedure, you can ask your dentist to submit a pretreatment estimate to Anthem. This estimate will give you a sense of what's covered under your plan and what you may have to pay out of pocket. It's especially useful if you need major procedures such as dentures, crowns, and gum disease treatment.²

For more information or to find a dentist

- Use the SydneySM Health mobile app, or visit [anthem.com](https://www.anthem.com).
- Call Member Services at the number on your ID card.



How to make the most of your dental plan

Find a dentist, review plan details, and ask questions on the app or online

Your dental plan includes digital tools and resources at no extra cost through our Sydney Health app and **anthem.com**.



Find Care: Search for a dentist in your plan's network by name, location, or specialty using the Find Care feature. You also can look up common dental treatments and compare estimated costs at dentists in your plan's network.



Benefits information: Log in to review your plan benefits, check how much you have paid toward your deductible, find the status of a claim, or access your digital ID card.



Ask the Hygienist: Send a question about your oral health to a dental hygienist and get an answer usually within 24 hours. They can answer questions and offer dental health tips about preventing and treating diseases of the mouth.



Dental Cost Estimator: Gives you a range of estimated costs in your area so you know what to expect to pay before having a treatment or procedure. Also compares estimated costs for dentists in and out of your plan's network.²



Dental Health Assessment: This quiz helps you better understand your oral health and risk factors for tooth decay, gum disease, and oral cancer. You'll receive a personalized report to share with your dentist, along with a dental health score that shows how you're doing and where you may need help.

To start using these digital tools, log in to our Sydney Health app, or visit **anthem.com**.

Virtual dental visits are available

For standard dental care on the go or for an urgent dental issue, contact The TeleDentists for a virtual visit. The cost is the same as an in-office visit. Learn more, or make an appointment at **theteledentists.com/anthem**.

¹ Academy of General Dentistry, Know Your Teeth, Oral Warning Signs (accessed February 2023); knowyourteeth.com.

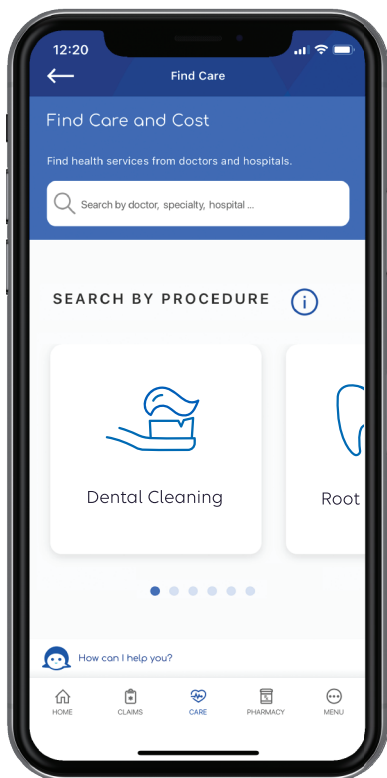
² A pretreatment estimate is not a guarantee of benefits or a guarantee of payment of benefits.

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Find high-quality dentists nearby and compare costs

Choosing a dentist you trust is important — and choosing one in your plan's network helps lower your costs. The **Find Care** tool on the SydneySM Health app and [anthem.com](https://www.anthem.com) can help you do both.



Helping you find the right care

The **Find Care** tool brings together details about dentists in your plan's network. You can customize your search by name, location, specialty, or procedure. You also can compare information such as costs, languages spoken, and office hours.* To make sure a care provider is in your plan's network, view the dentist or facility profile.

To help you find care providers who would be a good fit for you, we sort your search results and provide the top three matches using **Personalized Match**. There are more options available below your top three, and you can always re-sort these search results by distance or name.

After viewing your initial search results, you can filter your results by selecting the relevant boxes on the left or browsing by list or map views.



Search by name, specialty, or procedure.



Customize and refine results.



Compare dentists and costs.



Download the Sydney Health app

Scan the QR code to download the Sydney Health app. Choose **Find Care and Cost** from the **Care** menu.

¿Prefieres obtener información en español? Tienes opciones. Si tu teléfono móvil ya está configurado en español, la aplicación Sydney Health también estará en español. Si no es así, selecciona el **menú** dentro de la aplicación Sydney Health y elige el **idioma de la aplicación**. También puedes visitar [anthem.com/es](https://www.anthem.com/es).

* On-screen experiences may vary by user due to personalization experiences, benefit packages, and ongoing user-experience improvements.

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In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

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