

The choices you need to fit your business and budget

At Anthem Blue Cross (Anthem), we realize that no two small businesses are completely alike. That's why we give you a range of dental, vision and life insurance plans from which to choose. This way you can customize a benefits package to help meet your specific needs.

Choose from ...

Dental plans that focus on better health

Our Dental Prime, Dental Complete and Dental Net® plans help protect your dental health with 100% coverage for in-network cleanings, exams and X-rays. And they cover fluoride treatments and sealants for kids. Most plans include coverage for composite (tooth-colored) fillings on *any* tooth, as well as optional orthodontic services for both adults and children.

Our Dental Prime and Dental Complete plans include options for dental implants, composite restorations on all teeth and annual maximum carryover, which allows members to save some of their unused benefits for use in a future year.

Our Dental Net plans cover nearly 300 procedures, including night guards and general anesthesia for oral surgery — all with low copays.

All three Dental Net plan designs are available on an employer-paid or voluntary basis.

All dental plans include access to our International Emergency Dental Program,¹ through which members have access to emergency dental services through our list of credentialed, English-speaking dentists while traveling or working nearly anywhere in the world.

Vision plans that offer savings and convenience

Vision coverage is a highly valued employee benefit. And you can choose from two Blue View VisionSM plans that will give your employees coverage for an annual eye exam, eyewear and discount offers from an extensive national network of vision care providers.

Additional features include:

- Factory scratch coating on standard eyeglass lenses included at no extra cost
- Transitions® and polycarbonate lenses for kids under 19 years old at no extra cost
- Forty percent off complete extra pairs of glasses
- Tiered pricing for premium progressive lenses and premium antireflective coatings, helping to limit members' out-of-pocket costs

Blue View Vision members can visit a private practice doctor, call or go online at 1-800 CONTACTS or go to popular retail stores including: LensCrafters®, Sears OpticalSM, Target Optical® and JCPenney® Optical.

When you offer both health and vision coverage through Anthem, our health care providers can share relevant health history information. Network eye care providers can see data that can have an impact on their patient's eye health, including patient summaries, diagnoses, lab results and prescriptions. And they, in turn, can share member eye health information with other network providers. So when any network doctor, eye doctor or nurse care manager pulls up the health history, each one understands the member's whole health better. So they can give better, more holistic care.

Plus, members who have our vision coverage and our health and wellness program included in their health plan can enroll in our ConditionCare: Diabetes program if their vision claims include a diabetic-related diagnosis.

Life insurance plans that come with member assistance programs and more

Give employees and their families the peace of mind that comes from knowing they have financial protection "just in case." Life insurance is offered by Anthem Blue Cross Life and Health Insurance Company.

- Enroll two or more employees and coverage is guaranteed² — no health exams or extra paperwork needed.
- Enroll 10 or more, and you'll automatically receive a "composite" rate per \$1,000 of coverage, regardless of employee age or gender.
- Resource Advisor confidential support services for employees and their beneficiaries automatically included at no extra charge with life coverage. This program includes valuable services such as face-to-face counseling, 24/7 telephone counseling and referral services, financial and legal counseling, identity monitoring and identity theft victim recovery services. And with our Beneficiary Companion program, beneficiaries (executors of an estate) get help with things that need to be taken care of at the time of death. This gives them time to focus on dealing with their grief and the loss of a loved one.
- Travel assistance — included with your group term life and accidental death and dismemberment (AD&D) insurance — gives employees and their families the comfort of knowing they are secure while traveling. When employees and their families are traveling for personal or business reasons more than 100 miles from home, they have access to emergency medical assistance, travel services and pre-departure information.

A single solution that works smarter

When you package Anthem's dental, vision and life benefits with your health plan, you get a more comprehensive benefits package that works smarter. Our enhanced dental, vision and life benefits do more to help improve the overall health of your business and employees.

See inside for details on all your dental, vision and life insurance coverage options.

¹ The International Emergency Dental Program is managed by DeCare Dental. DeCare Dental is an independent company offering dental management services to Anthem Blue Cross.

² Guaranteed Issue amounts vary by size of group.



Health · Pharmacy · Dental · Vision · Life



Health · Pharmacy · Dental · Vision · Life

Get the dental, vision and life insurance benefits your employees want, with the pricing flexibility your small business needs — all from Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company.

anthem.com/specialty

A single solution that works smarter

Small group dental, vision and life plans designed for businesses with 1-50 employees.

Helping your employees stay healthy all year long

Call your Anthem Blue Cross agent today to get started customizing your benefits package now!

Dental plan designs

from Anthem Blue Cross Life and Health Insurance Company and Anthem Blue Cross

This is an overview of coverage. A comprehensive description of coverage, benefits, exclusions and limitations is contained in the *Combined Evidence of Coverage and Disclosure Form*.

Dental Prime and Dental Complete

Value								
Plan	Calendar-year maximum	Deductible	Coinsurance for diagnostic and preventive/basic/major		Endodontic, periodontic and oral surgery services	Posterior composites	Orthodontia	Out-of-network reimbursement level
			In-network	Out-of-network				
Value Complete CA-1A	\$1,000	\$50/\$150	100/80/0	100/80/0	Basic	Yes	No	80th
Classic								
Classic Complete CA-2A	\$1,000	\$50/\$150	100/80/50	80/60/50	Major	Yes	No	80th
Classic Complete CA-2S	\$1,500							
Classic Complete CA-2G	\$2,000	\$50/\$150	100/80/50	100/80/50	Basic	No	No	90th
Classic Complete CA-2K	\$1,000							
Classic Complete CA-2L	\$1,000	\$50/\$150	100/80/50	100/80/50	Basic	Yes	No	90th
Classic Complete CA-2N	\$1,500							
Classic Complete CA-2Q	\$1,500	\$50/\$150	100/80/50	100/80/50	Basic	No	Child and adult	80th
Classic Complete CA-2E	\$2,000							
Classic Complete CA-2F	\$1,500	\$50/\$150	100/80/50	100/80/50	Basic	No	No	80th
Classic Complete CA-2R*	\$1,500							
Classic Complete CA-2M	\$1,500	\$50/\$150	100/80/50	100/80/50	Basic	Yes	Child only	90th
Classic Complete CA-2P	\$1,500							
Classic Complete CA-2J	\$2,000	\$50/\$150	100/80/50	100/80/50	Basic	No	No	80th
Classic Complete CA-2H	\$2,000							
Classic Complete CA-2H	\$2,000	\$50/\$150	100/80/50	100/80/50	Basic	No	No	90th
Classic Complete CA-2H	\$2,000							
Enhanced								
Enhanced Complete CA-3A	\$2,000	\$50/\$150	100/90/60	100/80/50	Basic	Yes	No	80th
Enhanced Complete CA-3B	\$2,500							
Enhanced Complete CA-3E	\$2,000	\$50/\$150	100/90/60	100/80/50	Basic	Yes	No	90th
Enhanced Complete CA-3C	\$2,500							
Enhanced Complete CA-3D	\$2,500	\$50/\$150	100/90/60	100/80/50	Basic	Yes	No	90th
Enhanced Complete CA-3D	\$2,500							
Voluntary								
Voluntary Prime CA-4A	\$1,500	\$50/\$150	100/80/50	80/60/50	Major	Yes	No	80th
Voluntary Prime CA-4B	\$1,500							

* Carryover is included with the Classic Complete CA-2R option only.

All above dental plans include brush biopsy and an additional cleaning for pregnant and diabetic members.

Dental Net DHMO*

Three great plan designs to choose from

In-/out-of-network coverage	In
Diagnostic and preventive services (cleanings, exams and X-rays)	No charge
Basic services (fillings)	No charge for amalgam fillings. Composite fillings available for a small copay.
Composite fillings on all teeth	Standard
Major services (crowns, bridges, dentures, etc.)	Copays, varying by service
Dental implants	Not covered
Annual deductible (waived for diagnostic and preventive services)	No deductible
Annual benefit maximum (per member)	No maximum
Endodontic, periodontal and oral surgery services	Copays, varying by service
Orthodontic coverage (lifetime maximum to match annual maximum)	\$1,895 copay adult/\$1,695 copay child/\$200 copay retention
Waiting periods (major and ortho)	No waiting period
Annual maximum carryover	N/A
Network	Dental Net
Out-of-network reimbursement	Out-of-area emergency care covered up to a maximum of \$100

* Available in most areas.

Life plan designs

from Anthem Blue Cross Life and Health Insurance Company

This is an overview of coverage. A comprehensive description of coverage, benefits, exclusions and limitations is contained in the Life Insurance contract (policy and *Certificate*).

Basic Life – choose one of three options:

<ul style="list-style-type: none"> Schedule A: Flat dollar amount for all employees – You select one flat dollar amount for all employees. <ul style="list-style-type: none"> Groups of 2-9: \$25,000, \$30,000 or \$50,000 Groups of 10-19: \$25,000, \$30,000, \$50,000 or \$100,000 Groups of 20-50: \$25,000 up to \$300,000 Schedule B: Life benefits graded by job title** – You select one amount for Class I employees (officers, managers, supervisors) and another amount for Class II employees (all others). Schedule B is available to groups of 10-50 only. Schedule C: Salary-based life insurance – You select either one or two* times the employee's yearly salary. All employees must have the same salary schedule. * Groups of 2-9, 1 times salary only. <ul style="list-style-type: none"> Salary-based benefits have a minimum benefit of \$25,000 and maximum benefits of: <ul style="list-style-type: none"> Groups of 2-9: up to \$100,000 Groups of 10-19: up to \$250,000 Groups of 20-50: up to \$300,000 <p>** Job title descriptions shown are examples. You may use them as a guideline or provide your own; there must be at least one person in each class (job description). Only one benefit schedule may be offered per class. The benefit amount for Class I cannot exceed 2.5 times the benefit amount for Class II.</p>

Dependent Life – optional dependent life coverage options available:

<p>Groups of 2-19:</p> <ul style="list-style-type: none"> \$10,000 for spouse, \$5,000 for children. Available only if employee life benefit is \$20,000 or more. \$5,000 for spouse, \$2,500 for children. <p>In addition, groups of 20-50 can also choose:</p> <ul style="list-style-type: none"> \$20,000 for spouse, \$10,000 for children. \$15,000 for spouse, \$7,500 for children. \$2,000 for spouse, \$1,000 for children. <p>Children are eligible for coverage from 15 days to 26 years of age. AD&D benefits are not available with dependent life coverage.</p>	<p>Employer is not required to contribute toward the cost of Dependent Life coverage.</p> <p>If employees are paying part of the premium, at least 25% of all eligible employees with dependents must participate in Dependent Life coverage.</p>	<p>All amounts are Guaranteed Issue.</p>
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Optional Supplemental Life

<ul style="list-style-type: none"> Available for groups with 20 or more employees; 100% employee paid. Available in four flat benefit amounts: \$15,000, \$25,000, \$50,000 or \$100,000. 	<p>Premiums are 100% employee paid. Required participation is 25%.</p>	<p>\$50,000</p>
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Vision plan designs

from Anthem Blue Cross Life and Health Insurance Company

This is an overview of coverage. A comprehensive description of coverage, benefits, exclusions and limitations is contained in the *Combined Evidence of Coverage and Disclosure Form*.

Blue View Vision plans are available on an employer-paid or voluntary basis. With voluntary benefits, you can give your employees access to the extra coverage they need. And it comes at no extra cost to you.

Vision exam	Frequency	Blue View Vision	Blue View Vision Plus
		In-network	
Standard eyeglass lenses (choice of eyeglass lenses OR contact lenses)	Copay	\$25	\$15
	Frequency	Once every 24 months	Once every 12 months
Frames	Single vision, bifocal or trifocal lenses*	No copay	
	Factory scratch coating	Covered at no cost	
	Polycarbonate lenses	Covered at no cost for children under age 19; \$40 for adults	
	Transitions lenses	Covered at no cost for children under age 19; \$75 for adults	
Contact lenses (instead of eyeglass lenses)	Frequency	Once every 24 months	Once every 12 months
	Benefit	Up to \$120 retail allowance; 20% off any balance over the allowance***	
Contact lenses (instead of eyeglass lenses)	Elective contact lenses – conventional or disposable	Up to \$115 retail allowance; 15% off balance over allowance for conventional lenses	
	Non-elective contact lenses**	Covered in full	

Note: At least 10 enrolled employees must be maintained to qualify for voluntary vision plan.

* Progressive lenses available at additional negotiated cost.

** Non-elective contact lenses are those prescribed for extreme visual acuity or other functional problems not treatable by eyeglass lenses.

*** Discount does not apply on frames when the manufacturer has imposed a no discount policy.