

Anthem Specialty

Building a specialty benefits package
is as easy as 1-2-3!



Health · Pharmacy · Dental · Vision · Life

1 Dental

Start your benefits package with one of our Dental Prime or Dental Complete plans. Just choose the dental plan design that works best with your company's needs and budget.

This is an overview of coverage. A comprehensive description of coverage, benefits, exclusions and limitations can be found on the *Combined Evidence of Coverage and Disclosure Form*.

Contact
connectca@anthemdentaladmin.com
today for a Dental Prime or
Dental Complete quote.

Dental Prime and Dental Complete

	Value	Classic		Enhanced		Voluntary	
	Passive	Passive	Active	Passive	Active	Passive	Active
Diagnostic and preventive services	100%/100%	100%/100%	100%/80%	100%/100%	100%/100%	100%/100%	100%/80%
Basic services	80%/80%	80%/80%	80%/60%	90%/90%	90%/80%	80%/80%	80%/60%
Major services	Not covered	50%/50%	50%/50%	60%/60%	60%/50%	50%/50%	50%/50%
Annual deductible (per person/family)	\$50/\$150	\$50/\$150		\$50/\$150		\$50/\$150	
Annual benefit maximum and orthodontia maximum	\$1,000	\$1,000, \$1,500 or \$2,000		\$2,000 or \$2,500		\$1,500	
Annual maximum carryover	Not included	Optional	Not included	Not included		Not included	
Endodontic, periodontal and oral surgery services	Basic	Basic	Basic and Major	Basic		Major	
Posterior composites	Covered	Optional		Covered		Covered	
Dental implants	Not covered	Optional		Covered		Covered	
Orthodontia	Not covered	Not covered, children only, or children and adult		Not covered	Children and adult	Not covered	
Waiting periods (major and orthodontia)	No waiting period	No waiting period		No waiting period		12-month waiting period	
Out-of-network reimbursement	80th	MAC/80th/90th		90th	80th/90th	80th	
Dental network	Dental Complete	Dental Prime and Dental Complete		Dental Complete		Dental Complete	Dental Prime

Plus, Dental Prime and Dental Complete members receive:

- An extra dental cleaning each year for members who are pregnant or living with diabetes
- Personalized advice on dental health care with our "Ask a Hygienist" email service
- Access to the International Emergency Dental Program

2 Vision

Next, add our Blue View VisionSM plan. Blue View Vision currently serves more than 5 million members. See why our focus on care, choice, convenience and savings benefits both employees and employers alike.

This is an overview of coverage. A comprehensive description of coverage, benefits, exclusions and limitations can be found on the *Combined Evidence of Coverage and Disclosure Form*.

Benefits	Blue View Vision*	Blue View Vision Plus*
Eye exam	Every 12 months	Every 12 months
Lenses	Every 24 months	Every 12 months
Contact lenses	Every 24 months	Every 12 months
Frames	Every 24 months	Every 12 months
In-network copay		
Eye exam	\$25	\$15
In-network benefits		
Eye exam	Covered up to a comprehensive-level exam with dilation as necessary after exam copay	
Lenses	Standard plastic lenses including factory scratch coating, polycarbonate lenses for kids under 19 and Transitions lenses for kids under 19	
One pair of single vision, bifocal or trifocal lenses		
Frames	Covered up to \$120 retail value. 20% off the balance over the allowance	
Contact lenses	Benefit allowance applies to materials; discount available on fit and follow-up	
Elective Conventional	Covered up to \$115 allowance, 15% off balance over allowance	
Elective Disposable	Covered up to \$115 allowance	
Non-elective**	No copay	
Options/Upgrades		
Progressive lenses		
Standard	\$65	
Premium Tier 1	\$85	
Premium Tier 2	\$95	
Premium Tier 3	\$110	
Transitions lenses	\$75 for adults	
Additional savings	Savings of 15% to 40% available from network providers	
Out-of-network reimbursement		
Eye exam	Reimbursed up to \$42	
Lenses		
Single vision	Reimbursed up to \$40	
Bifocal lenses	Reimbursed up to \$60	
Trifocal lenses	Reimbursed up to \$80	
Standard progressive lenses	Reimbursed up to \$60	
Frames	Reimbursed up to \$45	
Contact lenses		
Elective		
Conventional	Reimbursed up to \$92	
Disposable	Reimbursed up to \$92	
Non-elective**	Reimbursed up to \$210	

* Coverage for these vision PPO plans include choice of eyeglass lenses OR contact lenses, not both.

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

3 Life

Complete your benefits package with life insurance.

With benefits from \$25,000 to 100,000,* we're committed to providing excellent service and paying life insurance claims promptly. In fact, our claim turnaround time is among the fastest in the industry — usually within two days.**

All of our life plans include both travel assistance and our Resource Advisor member assistance program. Travel assistance provides emergency medical transportation and other services to employees and family members traveling 100 miles or more away from home for business or pleasure. Resource Advisor offers face-to-face and telephone counseling sessions, as well as legal and financial consultations to beneficiaries of deceased members. This program also includes Beneficiary Companion, a service that assists beneficiaries with tasks associated with settling an estate like canceling credit cards, closing accounts and notifying third parties of the death. Resource Advisor includes many other services for employees and their families.

Life insurance rates

Rates for groups of two to nine employees are based on age. Groups of 10 or more enrolling employees get composite rates. You can obtain a quote through Agent Assist, one of our quoting partners, or Rapid Quote.

We offer the following Guaranteed Issue amounts based on group size:

- Groups of 2-9: \$30,000
- Groups of 10-50: Varies by group, see Anthem proposal for each group.

In addition to our employer-paid life insurance options, we also offer optional supplemental and dependent life plans. Contact your Anthem sales rep for rates and plan details.

Contact your Anthem sales rep today for more information.

Want to help your clients save money?

We now offer a variety of voluntary dental, vision and life plans for small groups — at no extra cost to the employer. These affordable plans are the perfect complement to Anthem health plan coverage.

Did you know?

Dental

We offer Dental Prime and Dental Complete plans with 100% coverage for preventive dental care (cleanings, exams and X-rays). And we have negotiated deep discounts from participating dental PPO providers, which save customers an average of 30% to 32% on covered dental services.

Vision

We're connecting vision and health care to make health care easier to use. With Blue View Vision, network eye care providers can see data relevant to their patients' eye health. And they can share member eye health information with other network providers so they can give better, more holistic care.

Life

Our life insurance services go beyond just providing a benefit check, like face-to-face and telephone counseling and emergency assistance while traveling.

* Available amount is based on group size.
** LIMRA MarketScan, 2011.

Rates are subject to change.

Life products underwritten by Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.