

ANTHEM BLUE CROSS AND BLUE SHIELD
LIMITED BENEFIT HEALTH COVERAGE

BENEFITS PROVIDED ARE SUPPLEMENTAL AND
ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES

OUTLINE OF COVERAGE
FOR ANTHEM DENTAL FAMILY VALUE

Read your *policy* carefully. This outline of coverage provides a very brief description of the important features of your *policy*. This is not the insurance contract and only the actual *policy* provisions will control. The *policy* itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR *POLICY* CAREFULLY!

IMPORTANT: This policy covers ONLY Diagnostic & Preventive and Basic Restorative services for covered persons age 19 and over.

This *policy* provides coverage for diagnostic and preventive, basic, major dental, and *dentally necessary orthodontic care* services after the applicable *waiting period* and *deductible* amounts have been satisfied.

There is a \$50 *deductible* per covered person each coverage year. Differences between the Anthem payment and the *dentist's* charges are paid by the covered person. The provider of services may charge more than the *maximum allowed amount* and the additional charges will not be covered by the *policy*. Anthem pays up to a maximum of \$750 for each covered person age 19 and older per coverage year.

Preventive Services: routine oral evaluation; x-rays; dental cleanings; fluoride treatments and space maintainers (for covered persons through the end of the month in which they turn 19).

Basic Services: Emergency treatment for relief of pain; restorations

Major Services: endodontics, periodontics, oral surgery, inlays; crowns; onlays; crown repair; prosthodontic services for dentures, partials and bridges.

Dentally necessary orthodontic care: surgical, appliance and functional/myofunctional therapy for children through the end of the month in which they turn 19.

Services not covered are: endodontics, periodontics, oral surgery, major restorative, prosthodontics and orthodontic services for covered persons age 19 and older; cosmetic procedures; incomplete or temporary services; bacteriologic tests; replacement of existing partial denture with a bridge; placement or removal of sedative filling; and oral hygiene instruction. This is not a complete list of limitations. For a complete list review the *policy*.

Optional Treatment Plans: In all cases in which there are alternative treatment plans carrying different costs, the decision as to which course of treatment to be followed shall be solely that of the covered person and the *dentist*; however, the benefits payable will be made only for the applicable percentage of the least costly, commonly performed course of treatment, with the balance of the treatment cost remaining the payment responsibility of the covered person.

As long as the *policyholder* continues to be determined a Qualified Individual by the Exchange, the *policyholder* may renew coverage by paying the applicable *premiums* when due. The company reserves the right to change *premiums* on any *premium* due date. The *policy* is renewable at the option of the company.

Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

You have the right to get this information and help in your language for free. Call the Member Services number on your *ID card* for help. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the member service telephone number on the back of your *ID card*.

Spanish

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

Arabic

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة. (TTY/TDD: 711)

Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

Dinka

Yin nōŋ yic ba ye lëk nē yök ku bë yi kuony nē thōŋ yin jām ke cin wëu töu kē piiny. Cɔl rān töŋ dē kac kē luoi nē nām̐ba dēn tō nē I.D kat du yic. (TTY/TDD: 711)

French

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

German

Sie haben das Recht, diese Informationen und Unterstützung kostenlos in Ihrer Sprache zu erhalten. Rufen Sie die auf Ihrer ID-Karte angegebene Servicenummer für Mitglieder an, um Hilfe anzufordern. (TTY/TDD: 711)

Japanese

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

Khmer

អ្នកមានសិទ្ធិក្នុងការទទួលព័ត៌មាននេះ និងទទួលជំនួយជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។
សូមហៅទូរស័ព្ទទៅលេខសេវាសមាជិកដែលមានលើប័ណ្ណ ID របស់អ្នកដើម្បីទទួលជំនួយ។
(TTY/TDD: 711)

Korean

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

Oromo

Odeeffanoo kana fi gargaarsa afaan keetiin kaffaltii malee argachuuf mirga qabda. Gargaarsa argachuuf lakkoofsa bilbilaa tajaajila miseensaa (Member Services) waraqaa enyummaa kee irratti argamu irratti bilbili. (TTY/TDD: 711)

Polish

Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

Russian

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

Tagalog

May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong *ID card* para sa tulong. (TTY/TDD: 711)

Thai

ท่านมีสิทธิขอรับบริการสอบถามข้อมูลและความช่วยเหลือในภาษาของท่านฟรี
โทรไปที่หมายเลขฝ่ายบริการสมาชิกบนบัตรประจำตัวของท่านเพื่อขอความช่วยเหลือ (TTY/TDD: 711)

Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your *ID card* for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.