



Dental Blue Gold and Dental Blue Gold 100-80 PPO Dental Plans 100 Network

This is an overview of coverage. Please review the Exclusions and Limitations prior to applying for coverage. A comprehensive description of coverage, benefits and limitations is contained in the Certificate of Coverage.

Helping you stay healthy all year long

Anthem Blue Cross Dental Blue Gold Dental Plans - 100 Network

FEATURES	IN-NETWORK	OUT-OF-NETWORK
Annual Maximum Benefits	\$1,500 per member in- and out-of-network combined	
Annual Deductible* Waived for in-network diagnostic and preventive services	\$50 per member, 3-member family maximum	
Preventive Services* Cleanings Fluoride application	No charge	20% of covered expense plus all charges in excess of covered expense after deductible
Diagnostic Services* Oral exams, X-rays, Office visits, Consultations	No charge	20% of covered expense plus all charges in excess of covered expense after deductible
Restorative Services* Fillings	20% of negotiated fee after deductible	40% of covered expense plus all charges in excess of covered expense after deductible
Major Services* Oral Surgery: tooth extraction Endodontics: root canal therapy Periodontics: treatment of gum disease Prosthodontics: crowns and dentures	50% of negotiated fee after deductible	50% of covered expense plus all charges in excess of covered expense after deductible
Orthodontic Services Consultation, adjustments, retainers and 24 months of active treatment; one case per member with a \$1,000 lifetime maximum for adults and children	50% of negotiated fee after deductible	50% of covered expense plus all charges in excess of covered expense after deductible

*All amounts listed are your responsibility to pay and are for covered expenses only.

Using Your Dental Blue Gold Plan

Regular dental visits do much more than make your teeth look good. Through routine check-ups, minor dental problems can often be diagnosed and treated before they become major problems. Your dentist can also detect the first signs of serious health problems, like heart disease and diabetes. That's why Anthem Blue Cross Life and Health Insurance Company created the Dental Blue Gold Plan, with 100% coverage for in-network preventive and diagnostic services.

Choose a Dentist. The Dental Blue Network is one of the largest dental PPO networks in California and includes quality dentists and specialists — like oral surgeons, periodontists and endodontists. You can visit any of these dentists at any time, and you don't have to deal with claim forms. Plus, you can visit any Dental Blue specialist without a referral.

Dental Blue Gold 100-80 Plan. If you choose to visit a non-participating dentist, your out-of-network percentage of covered expenses will be based upon the reimbursement level at the 80th percentile.**

Dental Blue Gold 100 Plan. If you choose to visit a non-participating dentist, your out-of-network percentage of covered expenses will be based upon the reimbursement level at the Dental Blue 100 fee schedule, which is approximately 40% below the 80th percentile.**

Choose Savings. You get the greatest savings when you visit a dentist in the Dental Blue 100 network. You can also choose to visit a dentist in the Dental Blue 200 or 300 networks, but your costs will likely be higher.

Keep on Saving. You can continue to take advantage of our discounted fees even after you've reached your annual maximum and on services that may not be covered by your plan, such as teeth whitening, implants and TMJ, when you visit Dental Blue dentists.

If you have any questions, please call Dental Blue Customer Service at 888-209-7852.

To find a Dental Blue dentist or specialist online, go to anthem.com/ca and select Find a Doctor. Then follow the prompts to find a provider near you.

** Out-of-network claims payment is based upon the 80th percentile of our data. Members using an out-of-network dentist are responsible for costs in excess of covered expenses, in addition to their copayments and deductibles. Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. © ANTHEM is a registered trademark. © Dental Blue and the Blue Cross name and symbol are registered marks of the Blue Cross Association.