

## Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

### Part I: GENERAL INFORMATION

**Insurer Name:** Anthem Blue Cross Life and Health Insurance Company

**Plan Name:** Essential Choice PPO

**Policy Type:** PPO

**Insurer Phone #:** 844-729-1565

**Effective Date:** Beginning on or after 01/01/2024

**Insurer Website:** [www.anthem.com/ca](http://www.anthem.com/ca)

**THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE INSURER WEBSITE AT [www.anthem.com/ca](http://www.anthem.com/ca) OR CALL .**

**THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.**

### Part II: DEDUCTIBLES

Deductible	In-Network	Out-of-Network
Dental	\$50 per individual/\$150 per family	\$50 per individual/\$150 per family
Orthodontia	None	None

- **The deductible applies to all services except Preventive, Diagnostic, and Orthodontia.**
- A **deductible** is the amount you are required to pay for covered dental services each plan year before the plan begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your plan to provide dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that have not contracted with your plan.

**Part III: MAXIMUMS PLAN WILL PAY**

<b>Maximums</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Annual Maximum	\$3,000	\$3,000
Lifetime or Annual Maximum for Orthodontia	\$3,000	\$3,000

- **Annual maximum** is the maximum dollar amount your policy will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period. Not all services accrue to the annual maximum.
- **Lifetime maximum** means the maximum dollar amount your policy providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

**Part IV: WAITING PERIODS**

**Waiting Periods:** A waiting period is the amount of time that must pass before you are eligible to receive benefits or services for all or certain dental treatments. **There is no waiting period.**

**Part V: WHAT YOU WILL PAY**

**All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.**

<b>Common Dental Procedures</b>	<b>Category</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>Benefit Limitations and Exclusions</b>
<i>Oral Exam</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	2 per calendar year For Limitations and Exclusions, refer to the Covered Services; Preventive Care section of your Certificate of Coverage.
<i>Bitewing X-ray</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	No limits

<b>Common Dental Procedures</b>	<b>Category</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>Benefit Limitations and Exclusions</b>
				For Limitations and Exclusions, refer to the Covered Services; Preventive Care section of your Certificate of Coverage.
<i>Cleaning</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	2 per calendar year For Limitations and Exclusions, refer to the Covered Services; Preventive Care section of your Certificate of Coverage.
<i>Filling</i>	Basic	10%	15%	No limits For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Extraction, Erupted Tooth or Exposed Root</i>	Basic	10%	15%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Root Canal</i>	Basic	10%	15%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Endodontic Services section of your Certificate of Coverage
<i>Scaling and Root Planing</i>	Major	40%	50%	No limits For Limitations and Exclusions, refer to the Covered Services; Periodontal Services section of your Certificate of Coverage.
<i>Ceramic Crown</i>	Major	40%	50%	1 per 60 months per tooth For Limitations and Exclusions, refer to the Covered Services; Major Restorative Services section of your Certificate of Coverage.
<i>Removable Partial Denture</i>	Major	40%	50%	1 per 60 months per tooth For Limitations and Exclusions, refer to the Covered Services; Prosthodontic Services section of your Certificate of Coverage.

<b>Common Dental Procedures</b>	<b>Category</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>Benefit Limitations and Exclusions</b>
<i>Extraction, Erupted Tooth with Bone Removal</i>	Basic	10%	15%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Orthodontia</i>	Orthodontia	50% Deductible does not apply	50% Deductible does not apply	Adult and Dependent Children Coverage For Limitations and Exclusions, refer to the Covered Services; Orthodontics section of your Certificate of Coverage.

## Part VI: COVERAGE EXAMPLES

**THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT.** The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this product to other dental products you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

<b>Dana Has a Dental Appointment with a New Dentist</b>	<b>Sam Needs a Tooth Filled</b>	<b>Maria Needs a Crown</b>
New patient exam, x-rays (FMX) and cleaning	Resin-based composite – one surface, posterior	Crown – porcelain/ceramic substrate

<b>Dana's Visit</b>	<b>Dana's Cost</b>	<b>Sam's Visit</b>	<b>Sam's Cost</b>	<b>Maria's Visit</b>	<b>Maria's Cost</b>
Total Cost of Care	In-network: \$400 Out-of-network: \$550	Total Cost of Care	In-network: \$150 Out-of-network: \$200	Total Cost of Care	In-network: \$1,300 Out-of-network: \$1,750
Deductible	In-network: Not applicable  Out-of-network: Not applicable	Deductible	In-network: \$50  Out-of-network: \$50	Deductible	In-network: \$50  Out-of-network: \$50
Annual Maximum (Plan Will Pay)	In-network: \$3,000  Out-of-network: \$3,000	Annual Maximum (Plan Will Pay)	In-network: \$3,000  Out-of-network: \$3,000	Annual Maximum (Plan Will Pay)	In-network: \$3,000  Out-of-network: \$3,000
Patient Cost (copayment or coinsurance)	In-network: 0%  Out-of-network: 0%	Patient Cost (copayment or coinsurance)	In-network: 10%  Out-of-network: 15%	Patient Cost (copayment or coinsurance)	In-network: 40%  Out-of-network: 50%
<b>In this example,</b>	<b>In-network: \$0</b>	<b>In this example,</b>	<b>In-network: \$60</b>	<b>In this example,</b>	<b>In-network: \$550</b>

<b>Dana's Visit</b>	<b>Dana's Cost</b>	<b>Sam's Visit</b>	<b>Sam's Cost</b>	<b>Maria's Visit</b>	<b>Maria's Cost</b>
<b>Dana would pay (includes copays/coinsurance and deductible, if applicable):</b>	<b>Out-of-network: \$0</b>	<b>Sam would pay (includes copays/coinsurance and deductible, if applicable):</b>	<b>Out-of-network: \$72.50</b>	<b>Maria would pay (includes copays/coinsurance and deductible, if applicable):</b>	<b>Out-of-network: \$900</b>
Summary of what is not covered or subject to a limitation:	Exam covered 2 per calendar year. X-ray covered 1 per 3 calendar years. Cleaning covered 2 per calendar year.	Summary of what is not covered or subject to a limitation:	No limits.	Summary of what is not covered or subject to a limitation:	Covered 1 per 60 months per tooth.