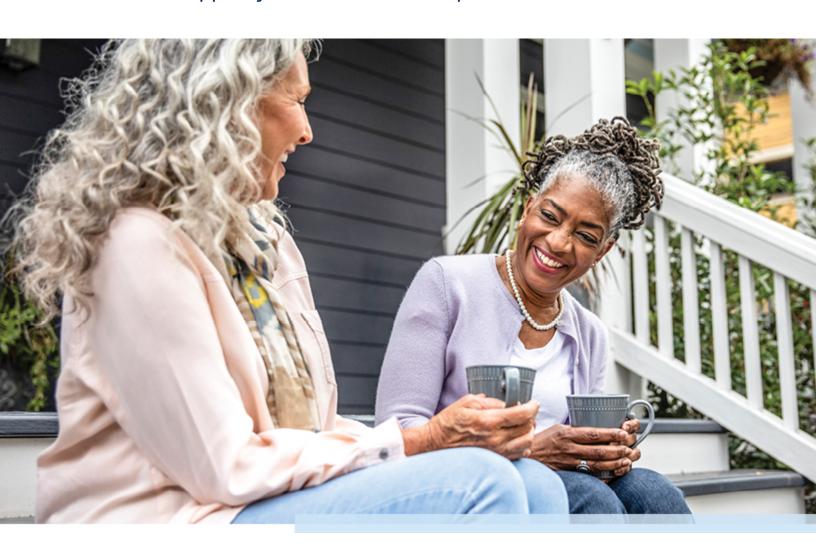


Benefits that support your whole health experience



Dental, vision, and other benefits to enhance your Medicare Supplement plan ▶

Dental and vision benefits

The confidence of care

We understand every member's needs are unique.

That's why we offer a variety of dental and vision options to fit your preferences for coverage.

Convenience and savings, including:

- Dental and vision coverage with preventive benefits.
- Dental-only plans available.
- No dental referral necessary.
- Support services and tools to help you maintain your overall health and well-being.
- One monthly premium that ranges from \$18 to \$46.
- One ID card that covers all your benefits.

We are here for you

We can connect you to the resources, tools, and answers you need for extra guidance. When you call our toll-free Member Services line, an actual person will answer to address your specific needs.

877-391-3897 (TTY:711) 8 a.m. to 5 p.m. local time, 7 days a week

Dental coverage

A healthy mouth can be key to your overall health, so it's important to have dental benefits that cover preventive services. With Anthem Extras, you receive:

- Diagnostic and preventive care, including exams, cleanings, and X-rays.
- A waived or reduced waiting period for services with prior coverage.
- A third cleaning or gum maintenance if you have diabetes.
- Access to more than 137,000 dentists at over 570,000 locations.
- Dental coverage while you're traveling outside the U.S., through the International Emergency Dental Program.

Choosing a dentist

Anthem Extras lets you choose any dentist, whether or not they're in your plan. Here are a few things to keep in mind:

In-network dentists have agreed to accept certain rates for services. By selecting a dentist in your plan, you won't pay more than the maximum amount allowed. Plus, dentists in your plan can check your benefits for you and get the information they need to file your claim. That means less paperwork for you.

Out-of-network dentists can charge what they want for services. If it's more than the maximum allowed amount, they can bill you for the balance of their fee.

Vision coverage

Routine eye exams are a preventive measure to help ensure health and wellness. For example, eye doctors can see the early signs of many serious illnesses, including diabetes, cancer, and high blood pressure, during routine exams.* That's why vision coverage is key to your overall health. With Anthem Extras, you can:

- Choose from over 40,000 eye doctors and other eye care providers at more than 30,000 locations nationwide.
- Visit eye doctors, online at Glasses.com, ContactsDirect or 1-800 CONTACTS and at retail locations like LensCrafters, Target Optical, and most Pearle Vision locations.
- See any eye doctor you select, but pay less when you use a doctor in your plan.
- Save 15% to 40% on noncovered items, like extra pairs of eyeglasses, select nonprescription sunglasses, and accessories, when visiting a provider in your plan.



If you are searching for a doctor in your plan, we can help.

Visit anthem.com and choose Find Care from the main menu. Be sure to select the Dental Blue 200 or Blue View Vision when you search for your dentist or eye doctor. You can also call our toll-free Member Services line at 877-391-3897 (TTY: 711), 8 a.m. - 5 p.m., local time, 7 days a week.









GLASSES

contactsdirect

1800 contacts



 $^{^{\}star}\, \text{Your Sight Matters: 7 Health Problems Eye Exams Can Detect (accessed March 2022): your sight matters.com.}$

Even more benefits

A little extra help can go a long way

With Anthem Extras, you have access to other benefits and services to engage and support you. This includes our Member Assistance Program (MAP), designed with seniors in mind.

Member Assistance Program

Managing daily routines, coping with emotions like fear and anxiety, and dealing with uncertainty can affect everyone differently. Our Member Assistance Program (MAP) provides services to support your emotional health. Whether you're working through a small problem or a major crisis, caring MAP staff can help. With MAP you can:

- Arrange visits with a licensed counselor.
- Talk with an experienced care manager who can guide you to the resources and tools for your unique situation.
- Access a financial adviser or lawyer to help address financial or legal concerns.
- Get 24/7 access to webinars, articles, and self-help tips on senior living.



Choose your coverage

Select the services and coverage that fit your lifestyle and budget.

	Standard Package	Premium Package	Premium Plus Package	Premium Plus Dental Only
Dental coverage				
Network	Dental Blue 200	Dental Blue 200	Dental Blue 200	Dental Blue 200
Annual maximum benefit (per member per benefit year)	\$500	\$1,000	\$1,250	\$1,250
Annual deductible	No deductible	\$50¹	\$50¹	\$50 ¹
Routine exams, cleanings, x-rays ²	100% covered when dentist is in your plan	100% covered when dentist is in your plan	100% covered when dentist is in your plan	100% covered when dentist is in your plan
Fillings	Not covered	80% (you pay 20%) ³	80% (you pay 20%) ³	80% (you pay 20%) ³
Gum scaling and root planing (periodontal)	Not covered	50% (you pay 50%)⁴	50% (you pay 50%)⁴	50% (you pay 50%)⁴
Root canals and oral surgery	Not covered	50% (you pay 50%)⁴	50% (you pay 50%)⁴	50% (you pay 50%)⁴
Crowns, dentures, and bridges	Not covered	Not covered	50%4	50% ⁴
vision coverage				
Network	Blue View Vision	Blue View Vision	Blue View Vision	Not included
vision exam (once every 12 months; includes dilation if necessary)	\$20 copay when provider is in your plan ⁵	\$20 copay when provider is in your plan⁵	\$10 copay when provider is in your plan⁵	Not included
Eyeglass frames (once every 24 months)	\$100 allowance (when provider is in your plan, plus 20% off the remaining balance) ⁶	\$100 allowance (when provider is in your plan, plus 20% off the remaining balance) ⁶	\$130 allowance (when provider is in your plan, plus 20% off the remaining balance) ⁶	Not included
Eyeglass lenses (standard plastic; once every 24 months) ⁷	\$20 copay ⁸	\$20 copay ⁸	\$10 copay ⁸	Not included
Contact lenses (once every 24 months) ⁹	\$80 allowance, plus 15% off remaining balance ¹⁰ , conventional \$80 allowance, disposable covered 100%, non-elective Up to \$55, standard fitting 10% off retail price, premium fitting	\$80 allowance, plus 15% off remaining balance ¹⁰ , conventional \$80 allowance, disposable covered 100%, non-elective Up to \$55, standard fitting 10% off retail price, premium fitting	\$80 allowance, plus 15% off remaining balance ¹⁰ , conventional \$80 allowance, disposable covered 100%, non-elective Up to \$55, standard fitting 10% off retail price, premium fitting	Not included
More Extras				
Member assistance	Not included	Included	Included	Not included
Monthly premium (Dental + vision + more extras = total premium)	\$19	\$34	\$48.40	\$41

² Routine exams, cleanings, and X-rays include 2 exams, 2 cleanings, and 1 bitewing X-ray series every year; and 1 complete X-ray series every 5 years.

³ After a 6-month waiting period. Waiting period may be waived or reduced with prior coverage.

⁴ After a 12-month waiting period. Waiting period may be waived or reduced with prior coverage.

⁶ If your vision provider isn't in your plan, Anthem will pay up to \$45 toward your eyeglass frames. You'll pay the full cost at the time of your visit and submit a claim to be reimbursed up to \$45.

⁷ Eyeglass lenses include 1 pair of standard plastic single-vision, bifocal, or trifocal lenses.

⁸ If your provider isn't in your plan, Anthem will pay up to \$25 toward single-vision lenses, \$40 for bifocal lenses, or \$55 for trifocal lenses.

¹⁰ You'll also receive 15% off the remaining balance of your elective contact lenses if your provider is in your plan. If your provider isn't in your plan, Anthem will pay up to a \$60 allowance for elective conventional or disposable contact lenses. If your contact lenses are nonelective, Anthem will cover them 100% if the provider is in your plan or pay an allowance of up to \$210 if the provider is not in your plan.

How to sign up

Requirements

- You must be age 65 or older.
- Anthem Extras isn't available if you have an Anthem Medicare Advantage plan.

Enrollment

- Please complete and sign the enrollment application. If you don't have one yet, ask your agent.)
- 2. Send the completed application to your agent or to:

Anthem Blue Cross Blue Shield PO Box 5028 Denver, CO 80217-5028

Payment

- You can pay once a year or once a month it's up to you.
- You can send your first premium payment with your application, or you can pay online.
- To pay online, go to anthem.com/anthemextraspackages and choose
 Pay My Bill under the Tools & Information section.

After your application is approved, the date your coverage starts will be printed on your member ID card.



Dental limitations and exclusions

Anthem Extras dental coverage has some limitations and exclusions, which means there are certain rules about what's covered by your plan and what isn't. The complete list will be included in your Individual dental policy.

Standard Package

Limitations

- Oral exams: limited to 2 times per year
- Teeth cleaning limited to 2 times per year; a third cleaning or gum maintenance is covered if you have diabetes and are enrolled in one of our Care Management programs
- Bitewing X-rays: limited to 1 set (up to 4 films) once per year

Exclusions

- Charges for tobacco counseling, oral hygiene instruction, dietary planning, or behavior management
- All hospital costs and any additional fees charged by the dentist for hospital treatment
- Professional visits for house/extended care facility, office visits after regularly scheduled hours, and case presentations
- Charges for missed or cancelled appointments
- Services or supplies not specifically listed in the "Covered Services" section of the Individual dental policy

Premium Package and Premium Plus Package

Limitations

- Oral exams: limited to 2 times per year
- Teeth cleaning: limited to 2 times per year singly or in combination with a gum maintenance procedure; a third cleaning or gum maintenance is covered if you have diabetes and are enrolled in one of our Care Management programs
- Full-mouth X-rays (complete series) or panoramic film: limited to 1 time every 5 years
- Bitewing X-rays: limited to 1 series (up to 4 films)
 of bitewings once per calendar year
- Fillings (amalgam and composite restorations): limited to once per tooth surface every 36 months; benefits for composite resin restorations on posterior permanent teeth and primary teeth are based on the maximum allowed amount for the corresponding amalgam restoration
- Gum scaling: limited to once per quadrant every 24 months
- Gum surgery: limited to 1 service per quadrant in any 3-year period
- Oral surgery (basic and surgical tooth extractions, root canal therapy, and re-treatment for permanent teeth): limited to 1 time per tooth/ root per lifetime

Exclusions

- Replacement of existing fillings for any purpose other than restoring tooth structure
- General anesthesia and intravenous sedation

The following services are not covered for the Anthem Extras Premium Package or Senior Premium Dental, but are covered in the Premium Plus Package and Senior Premium Plus Dental plan:

 Prosthodontic services (crowns, bridges, and dentures)

Premium Plus Dental Only

Limitations

- Permanent crowns and/or onlays: limited to 1 time per 7-year period per tooth
- Tissue conditioning: limited to 2 times per arch in any 12-month period
- Relines: limited to once per year for chairside reline and once in 3 to 5 years for laboratory reline
- Removable prosthetic services (dentures and partials): limited to once per 7-year period
- Denture adjustments: limited to 1 time per year
- Fixed prosthetic services (bridge): limited to one time per 7-year period

- Temporary and interim prosthetics (temporary crowns, bridges, partials, dentures, etc.);
 temporary services are considered part of the final services and, therefore, not covered
- Prosthetic (artificial) replacement of teeth lost before you were covered under this policy, unless the prosthetic replacement is for 1 or more eligible natural teeth lost during the term of this coverage

Exclusions

- Replacement of an existing fixed or removable prosthesis for which benefits were paid, if replacement occurs within 7 years of the original placement
- Replacement of crowns, onlays, and laboratory-fabricated restorations if replacement occurs within 7 years of the original placement; benefits not provided for a pontic or an abutment if a fixed or removable partial, crown, or onlay was placed on the affected tooth/teeth in the last 7 years
- Lost or stolen dentures or appliances; or replacement of existing full or partial dentures or appliances that have been lost or stolen
- Charges for any duplicate prosthetic device or appliance, or for a spare set of dentures or any other duplicate appliance
- Denture adjustments, repairs, and reline for denture(s) paid for under this policy less than 6 months from initial placement



Support for your entire well-being

We're reimagining what's possible for every moment of health



If you have any questions, please call us toll free at: 877-391-3897 (TTY: 711), 8 a.m. to 5 p.m. local time, 7 days a week.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance representative or insurance company.

This brochure is intended to be a brief summary of coverage, not a legal contract. The entire provisions of benefits and exclusions are contained in the Policy; the Policy has exclusions, limitations, and terms under which the Policy may be continued in force or discontinued. For costs and complete details of the coverage, call 877-391-3897 (TTY: 711), 8 a.m. to 5 p.m. local time, 7 days a week, or write to:

Anthem Blue Cross and Blue Shield PO Box 5028 Denver, CO 80217-5028

In the event of a conflict between the Policy and this description, the terms of the Policy will prevail. Anthem Blue Cross and Blue Shield is not connected with or endorsed by the U.S. Government or the federal Medicare program.

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