Summary of Benefits Anthem Dental Essential Choice



Seagate Technology

Anthem Dental Complete Network

WELCOME TO YOUR DENTAL PLAN!

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. So, don't skimp on your dental care, good oral care can mean better overall health!

Powerful and easily accessible member tools.

- Ask a Hygienist: Dental members can simply email their dental questions to a team of licensed dental professionals who in turn will respond in about 24 hours.
- Dental Health Risk Assessment: We want our dental members to better understand their oral health and their risk factors for tooth decay, gum disease and oral cancer. This easy to use online tool can help them do this.
- Dental Care Cost Estimator: In order to help our dental member better understand the cost of their dental care, we offer access to a user-friendly, web-based tool that provides estimates on common dental procedures and treatments when using a network dentist.
- More Capabilities: With our latest mobile application, members can find a network dentist as well as view their claims. Our application is available for both Android and Apple phones.

Dentists in your plan network.

- You'll save money when you visit a dentist in your plan network because Anthem and the dentist have agreed on pricing for covered services. Dentists who are not in your plan network have not agreed to pricing, and may bill you for the difference between what Anthem pays them and what the dentist usually charges.
- To find a dentist by name or location, go to anthem.com/ca or call dental customer service at the number listed on the back of your ID card.

Ready to use your dental benefits?

- · Choose a dentist from the network
- Make an appointment
- Show the office staff your member ID card
- Pay any deductible or copay that is part of your plan

Need to contact us?

See the back of your ID card for who to call, write or email.

Your dental benefits at a glance

The following benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your policy.

Seagate Enhanced Dental Plan	In-Network	Out-of-Network	
Annual Benefit Maximum			
· Per insured person	\$2,500	\$2,500	
D&P applies to Annual Maximum	Yes	Yes	
Annual Maximum Carryover / Carry in	No/No	No/No	
Orthodontic Lifetime Benefit Maximum			
· Per eligible insured person	\$2,500	\$2,500	
Annual Deductible			
· Per insured person/Family maximum	\$50/\$150	\$50/\$150	
Deductible Waived for Diagnostic/Preventive Services	Yes	Yes	

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Dental Services		In-Network	Out-of-Netwo
		Anthem Pays:	Anthem Pays
Diagnostic and Preventive Services		100%	100%
 Periodic oral exam 	2 per calendar year		
· Teeth cleaning (prophylaxis)	2 per calendar year; w/periodontal maintenance		
· Bitewing X-rays: 2 sets pe	r calendar year <18 ; 1 set calendar year =/>18		
· Full-mouth or Panoramic X-rays:	1 per 60 months		
· Fluoride application:	1 per calendar year through age 18		
· Sealants	through age 13; 1st & 2nd molars		
· Space Maintainers	1 per lifetime through age 18; posterior teeth		
Basic Services		90%	80%
· Consultation (second opinion)	1 per lifetime		
· Amalgam (silver-colored) Filling	1 per 24 months		
Composite (tooth-colored) Filling	1 per 24 months		
Composite (teeth colored) : iiiiig	r per 21 menare		
· Injections of Antibiotic Drugs	Covered		
· Occlusal Guards	1 per 60 months		
Endodontics (Non-Surgical)		90%	80%
· Root Canal	1 per tooth per lifetime	0070	0070
Endodontics (Surgical)	, por todar por mounto	60%	50%
· Apicoectomy and apexification	1 per tooth per lifetime	0070	0070
Periodontics (Non-Surgical)	i por tootii per metime	90%	80%
· Periodontal Maintenance	2 per calendar year; w/teeth cleaning	90 70	00 70
Scaling and root planing	1 per quadrant per 24 months		
<u> </u>		90%	80%
Periodontics (Surgical)	1 per quadrant per 36 months	90%	00%
Periodontal Surgery (osseous, gingi	vectority, grant procedures)	90%	80%
Oral Surgery (Simple)	d is an to allo is an lifetime	90%	80%
· Simple Extractions	1 per tooth per lifetime		
Oral Surgery (Complex)		60%	50%
· Surgical Extractions	1 per tooth per lifetime		
· General Anesthesia or IV Sedation	Covered w/ Complex Oral Surgery		
Major (Restorative) Services		60%	50%
· Crowns, onlays, inalys	1 per tooth per 60 months		
· Cosmetic teeth whitening	Not Covered		
Temporomandibular Joint Disorder (T	•	Not Covered	Not Covered
 X-rays, splints, and surgical procedu 	ires Not Covered		
including arthroscopy and orthotic de	evices		
Prosthodontics		60%	50%
· Dentures and bridges	1 per 84 months		
· Dental Implant body placement	1 per tooth per 60 months		
Prosthodontic Repairs/Adjustments		90%	80%
 Denture repairs 	1 per 6 months; 6 months after placement		
 Denture adjustments 	2 per calendar year; 6 months after placement		
Orthodontic Services		60%	50%
·Adults & Dependent Children			

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Additional Services and Programs

Anthem Whole Health Connection - Dental®

For members with certain health conditions, additional dental benefits are available without a deductible or waiting periods.
 Eligible services are paid at 100% and won't reduce your coverage year annual maximum

Accidental Dental Injury Benefit

Provides members 100% coverage for accidental injuries to teeth up to the coverage year annualmaximum.
 No deductibles, member coinsurance, or waiting periods apply

Extension of Benefits

 Following termination of coverage, members are provided up to 60 days to complete treatment started prior to their termination of coverage under the plan and eligible services will be covered

International Emergency Dental Program

Provides emergency dental benefits while working or traveling abroad from licensed, English-speaking dentists.
 Eligible covered services will be paid 100% with no deductibles, member coinsurance, or waiting periods and won't reduce the member coverage year annual maximum

Additional Limitations & Exclusions

Below is a partial listing of non-covered services under your dental plan. Please see your policy for a full list.

Services provided before or after the term of this coverage - Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate

Orthodontics (unless included as part of your dental plan benefits) including orthodontic braces, appliances and all related services

Cosmetic dentistry (unless included as part of your dental plan benefits) provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist

Drugs and medications including intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care

Analgesia, analgesic agents, and anxiolysis nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your employee benefits booklet. In the event of a discrepancy between the information in this summary and the employee booklet, the employee booklet will prevail.

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