



The new law says certain health plans must include dental and vision coverage for kids. We say: All you need is Anthem.

Our one-stop shop is smarter for you and your clients.

So why go anywhere else?

You need to know about health care reform. Your clients need health benefits with dental and vision coverage.

We've got it covered.

We realize that knowing every aspect of health care reform and all its requirements can be overwhelming at times – for your clients and for you. So when it comes to adding dental and vision coverage to health plans, doesn't it make sense to go with a health plan that covers it all? We think so.

With Anthem Blue Cross (Anthem), our health, dental and vision plans work together to manage our members' total health. And with one company providing plan coordination and top-notch service, your clients will agree, all they need is Anthem. Take a look:

First, here's what you need to know about the law and how it relates to dental and vision coverage for kids.

Health care reform, also known as the Affordable Care Act (ACA), says that all Americans must have a minimum amount of health insurance or be taxed by the government. The minimum amount includes essential health benefits (EHBs). This is a set of 10 health care service categories that must be covered by health insurance carriers. Most of these are covered in standard health plans. However, one of the 10 EHBs that must be offered is pediatric dental and vision coverage.¹

These are the new requirements:

Dental

In some states, pediatric dental benefits are required to be included in all ACA-compliant health plans sold off exchange. In other states, these benefits can be offered in off-exchange health plans or be provided through a separate stand-alone policy that is sold with the health plan.

Vision

Pediatric vision coverage will be included with all ACA-compliant health plans offered both on and off exchange.



These are the new benefits:

Dental coverage

Because dental hygiene plays an important role in overall health, the ACA provides children with the dental coverage they need to help them lead healthier lives. Coverage includes:

- Preventive care, fillings and other services.
- No annual maximum for services received in network. In some states, there's no annual maximum for services received from any provider, regardless of their participation in a network.
- Out-of-pocket maximums exist when services are received from in-network dentists. The out-of-pocket maximum amount varies by state, but is typically \$700 or \$1,000 a year.
- Orthodontia is covered only when it's considered medically necessary.

What is medically necessary orthodontia?

Orthodontia is usually considered medically necessary when a child's teeth are misaligned (crooked or not spaced correctly) to the point where they don't work properly. This could cause the child to have trouble speaking or eating. Some examples would be:

- If a child can't bite into an apple because they can't close their front teeth together.
- If a child bites into the gum tissue of the palate (roof of the mouth) when they try to bite down.

How is it decided if orthodontia is medically necessary?

We use a tool called the Handicapping Labio-Lingual Deviation (HLD) Index, which is widely accepted and used by dental providers across the country. This tool looks at the type of tooth misalignment and the severity of it. We will use the HLD Index as our standard unless local regulations state that we must use a different tool.

How can children get benefits for orthodontia that's not medically necessary?

Orthodontia can be covered under a separate dental policy that includes benefits for non-medically necessary orthodontia. If your clients need these benefits, just talk to your Anthem rep about other dental plan options.

So how does an individual or small group get pediatric dental EHB coverage?

1. They can buy an ACA-compliant health plan that includes pediatric dental coverage.
2. They can buy a stand-alone pediatric dental EHB policy (or be enrolled in one by their health plan).
3. They can buy a stand-alone dental family plan that offers pediatric dental EHB coverage.



Vision coverage

Children are covered for yearly vision exams, as well as glasses or contacts. And with Anthem's Blue View VisionSM, children can:

- Choose from a selection of attractive frames and contact lenses.
- Get glasses with Transitions[®] lenses (to protect eyes from UV rays) and polycarbonate lenses and/or scratch coating (to protect lenses from damage) at no extra charge.
- Go to any private practice doctor in the Blue View Vision network, call or go online at 1-800 CONTACTS or choose from convenient national optical stores like: LensCrafters[®], Sears OpticalSM, Target Optical[®] and JCPenney[®] Optical.

Did you know we're one of the leading dental and vision carriers in the country?

When you put it all together, there's no reason to go anywhere else.

All you need, all from Anthem.

Why choose Anthem over stand-alone carriers?

We're all about total health. Because we're a health insurance carrier, we've got the medical resources that stand-alone competitors just don't have. And, we're one of the leading dental and vision carriers in the country. So with health, dental and vision coverage options all under one roof, your clients will experience distinct advantages:

- **Total health coverage options for the entire family.**

Now that the law has children covered, let us cover the entire family. All insurance is not created equal. We offer what stand-alone carriers cannot through our comprehensive suite of health, dental and vision plans.

- **Smooth administration.** Your clients have one company for all their benefit needs so their benefit program works better together.

- **Pediatric vision EHB benefits are already included in our health plans for individuals and small groups.**

For our health plans that don't include pediatric dental, we can provide members with a separate pediatric dental EHB policy or stand-alone dental family plan to complement the health plan.

- **Health and vision plans work together to improve members' overall health.** Only Anthem paves the way for two-way communication between patients, eye doctors, medical doctors, care coordinators and even the data they share. We help them all work together, share information and coordinate care to work toward our members' total health. It's an approach that's uniquely ours, and no other vision plan can equal.

- **Big networks and big savings for your clients.** Our dental and vision networks are among the largest in the country. And because of our negotiated rates for covered dental services, our members can save 25% to 32% off typical billed charges. So our members' benefits go farther and there are limits on cost sharing when members see in-network providers.

- **Embedded dental and vision benefits have advantages.**

When your clients choose a health plan that has embedded dental and vision benefits, there's good news:

- **They'll save money:**

- **Out-of-pocket maximums for embedded benefits** are usually combined with health out-of-pocket maximums, so it lowers their expenses.

- **Deductibles** – Health plan deductibles usually don't apply to embedded dental and vision benefits. There's usually only a small deductible, around \$50, for dental benefits and typically no deductible for vision benefits. (Depending on the state, some plans have none at all.)

- **It's more convenient:**

- All family members can use the same in-network providers.

- They'll have one point of contact and billing and administration can be combined.





We're here and ready to help.

For more information on health care reform, dental and vision plans and putting together a complete plan for your valued clients, contact your Anthem rep today.

¹ Pediatric dental and vision essential health benefits are for kids up to age 19.