



# Choosing and using your plan

Your guide to open enrollment and making the most of your benefits

**Amherst County Public Schools**

**Dental**

**Effective October 1, 2023**



# Time to choose your plan

## Your trusted health partner

Anthem is committed to being your trusted healthcare partner. We're developing technology, solutions, programs, and services that give you greater access to care. We are also working with healthcare professionals to make sure you get affordable quality healthcare.



# Time to choose your plan

A great way to start is to focus on what's important to you

Open enrollment is the time to explore your benefits, programs, and resources that can support your health and well-being all year long.

This guide was created to help you understand our plans. It also has tips, tools, and resources that can help you reach your health and wellness goals when you become a member.

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# Dental benefits

## Dental PPO

Dental benefits make it easier and more affordable to care for your mouth — and smile. Regular dental checkups help your dentist keep your teeth and gums healthy and catch potential issues early, when they're easier to treat.

Good oral health can also help improve overall health and lower the risk of diabetes, heart disease, and other serious health conditions.\*

Your dental plan includes:

- 100% coverage for most preventive and diagnostic services, including regular cleanings and X-rays, if you see a dentist in your plan's network. Most plans include two checkups each year.
- Coverage for additional dental services, such as extra cleanings and treatments for gum health, if you're enrolled in certain care management programs.
- An international emergency dental program.
- Discounts through **SpecialOffers@Anthem** for products and services that promote better health and well-being.

Your dental plan also covers:

- At-home teeth straightening with clear aligners through the Ortho@Home program. If you want or need mild-to-moderate teeth straightening, Ortho@Home helps make it more affordable, without the need for office visits.
- Traditional, in-office teeth straightening.

You can save time and money by using dentists in your plan's network. These dentists:

- Will file claims for you.
- Have a contract with us to provide you with care at lower rates. You won't be billed for the difference if a dentist in your plan's network charges more than what Anthem pays.

Use the **Sydney™ Health** mobile app or visit **anthem.com** to:

- Find a dentist in your plan's network.
- Use your mobile ID card or order extra ID cards.
- Estimate your dental costs and check the status of a claim.
- Receive a health score for your gums and teeth using our Dental Health Assessment tool.
- Email questions to a dental hygienist and receive an email response through our Ask a Hygienist feature.



## Dental plan tools

Your plan comes with digital resources to help you learn more about your oral health and dental benefits, receive quality care, and save money. They are available at no extra cost on our **Sydney Health** mobile app and **anthem.com**.

- **Find Care:** Search for dental treatments, find dentists in your plan's network, and compare estimated costs.
- **Ask a Hygienist:** Email questions to a team of licensed dental professionals who respond within 24 to 48 hours. They are experts in preventing and treating oral health matters.
- **Dental Cost Estimator:** Estimate the cost of common dental procedures if you see a dentist in or out of your plan's network.
- **Dental Health Assessment:** Answer questions to help you better understand your dental health and your risk of developing tooth decay, gum disease, and oral cancer.

# Using your plan



## How to use your plan

Once you become a member, explore how to make the most of your benefits . This guide shows you ways to make using your plan easier. You will also discover tools and resources that can help you reach your health and wellness goals.



# How to use your plan

## Register for online tools and resources

Your plan comes with great tools and programs to help you reach your health goals that may come at no extra cost, and save money on health products and services. For detailed information, use the **Sydney Health** mobile app or register at **anthem.com**.

### Sydney Health mobile app

Discover a powerful and more personalized health app. Access your benefits and wellness tools to improve your overall health with the **Sydney Health** app. The app works with you by guiding you to better overall health — and brings your benefits and health information together in one convenient place. **Sydney Health** has everything you need to know to make the most of your benefits while taking care of your health.

### Working with you:

- Reminding you about important preventive care needs.
- Guiding you with insights based on your history and changing health needs.
- Empowering you with personalized resources to find and compare doctors and check costs.

### Working for you:

- **Chat** - If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.
- **Virtual Care** - Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.
- **Community Resources** - This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

## Use your ID card from your phone

Quickly access your ID card on your phone by using the **Sydney Health** mobile app or logging in at **anthem.com**. Your digital ID card works the same as a paper one. You can share it with your doctor or pharmacy by printing a copy anytime you need one, or emailing or faxing it from your computer or mobile device. You also can download your ID card for quicker access.

# How to use your plan

## Where to go for care when you need it now

When it is an emergency, call 911 or go to the nearest emergency room. If you need nonemergency care right away:

- Check to see if your primary care doctor can see you.
- Search for nearby urgent care to avoid costly emergency room visits and long wait times.

**Summary of Benefits**  
**Anthem Dental Essential Choice**  
**Amherst County Public Schools**  
**Anthem Dental Complete Network**  
 Revised High DPPO Plan



**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](http://anthem.com) 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.

	In-Network	Out-of-Network
<b>Annual Benefit Maximum</b> · Per insured person Calendar Year	<b>\$1,500</b>	<b>\$1,500</b>
<b>D&amp;P applies to Annual Maximum</b>	<b>Yes</b>	<b>Yes</b>
<b>Annual Maximum Carryover / Carry in</b>	<b>No/No</b>	<b>No/No</b>
<b>Orthodontic Lifetime Benefit Maximum</b> · Per eligible insured person	<b>\$1,500</b>	<b>\$1,500</b>
<b>Annual Deductible (Does not apply to Orthodontic Services)</b> · Per insured person/Family maximum Calendar Year	<b>\$50/3X Individual</b>	<b>\$50/3X Individual</b>
<b>Deductible Waived for Diagnostic/Preventive Services</b>	<b>Yes</b>	<b>Yes</b>
<b>Out-of-Network Reimbursement:</b>	<b>90th percentile</b>	

Anthem BCBS is the trade name for Anthem Health Plans, Inc., an independent licensee of the Blue Cross and Blue Shield Association.



Dental Services	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
<b>Diagnostic and Preventive Services</b> · Periodic oral exam 2 per 12 months · Teeth cleaning (prophylaxis) 2 per 12 months; w/periodontal maintenance · Bitewing X-rays: 1 set per 12 months · Full-mouth or Panoramic X-rays: 1 per 36 months · Fluoride application: 1 per 12 months through age 18 · Sealants 1 per 36 months; through age 15 · Space Maintainers 1 per lifetime through age 16; posterior teeth	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Basic Services</b> · Consultation (second opinion) 1 per 12 months · Amalgam (silver-colored) Filling 1 per tooth per 24 months · Composite (tooth-colored) Filling 1 per tooth per 24 months posterior (back) fillings alternated to amalgam benefit (silver-colored filling) · Brush Biopsy (cancer test) Covered, 1 per 12 months; all ages	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Endodontics (Non-Surgical)</b> · Root Canal 1 per tooth per lifetime	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Endodontics (Surgical)</b> · Apicoectomy and apexification 1 per tooth per lifetime	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Periodontics (Non-Surgical)</b> · Periodontal Maintenance 2 per 12 months; w/teeth cleaning · Scaling and root planing 1 per quadrant per 24 months	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Periodontics (Surgical)</b> 1 per quadrant per 36 months · Periodontal Surgery (osseous, gingivectomy, graft procedures)	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Oral Surgery (Simple)</b> · Simple Extractions 1 per tooth per lifetime	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Oral Surgery (Complex)</b> · Surgical Extractions 1 per tooth per lifetime	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Major (Restorative) Services</b> · Crowns, onlays, veneers 1 per tooth per 84 months · Cosmetic teeth whitening Not Covered	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Temporomandibular Joint Disorder (TMJ)</b> · X-rays, splints, and surgical procedures Covered - frequencies vary including arthroscopy and orthotic devices	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Prosthodontics</b> · Dentures and bridges 1 per tooth per 84 months · Dental Implants Not Covered	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Prosthodontic Repairs/Adjustments</b> · Crown, denture, bridge repairs 1 per 12 months; 6 months after placement · Denture and bridge adjustments: 2 per 12 months; 6 months after placement	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Orthodontic Services</b> ·Dependent Children Only*	50% Coinsurance	50% Coinsurance	No Waiting Periods

\*Child orthodontic runs through age 18. This means that the child must have been banded prior to their 19th birthday in order to receive coverage.

## 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 (if applicable)

### Accidental Dental Injury Benefit

- Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). 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 (if applicable)

## 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.

**Waiting periods** for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan.

Missing tooth clause of 24 months applies for the replacement of congenitally missing teeth or teeth lost prior to the coverage effective date for this plan

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 certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.

**Summary of Benefits**  
**Anthem Dental Essential Choice**  
**Amherst County Public Schools**  
**Anthem Dental Complete Network**  
 Revised Low DPPO Plan



**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](http://anthem.com) 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**

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<b>Annual Benefit Maximum</b> · Per insured person Calendar Year	<b>\$1,500</b>	<b>\$1,500</b>
<b>D&amp;P applies to Annual Maximum</b>	<b>Yes</b>	<b>Yes</b>
<b>Annual Maximum Carryover / Carry in</b>	<b>No/No</b>	<b>No/No</b>
<b>Orthodontic Lifetime Benefit Maximum</b> · Per eligible insured person	<b>N/A</b>	<b>N/A</b>
<b>Annual Deductible</b> · Per insured person/Family maximum Calendar Year	<b>\$50/3X Individual</b>	<b>\$50/3X Individual</b>
<b>Deductible Waived for Diagnostic/Preventive Services</b>	<b>Yes</b>	<b>Yes</b>
<b>Out-of-Network Reimbursement:</b>	<b>90th percentile</b>	

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Dental Services	In-Network Anthem Pays:	Out-of-Network Anthem Pays:	Waiting Period
<b>Diagnostic and Preventive Services</b> · Periodic oral exam 2 per 12 months · Teeth cleaning (prophylaxis) 2 per 12 months; w/periodontal maintenance · Bitewing X-rays: 1 set per 12 months · Full-mouth or Panoramic X-rays: 1 per 36 months · Fluoride application: 1 per 12 months through age 18 · Space Maintainers 1 per lifetime through age 16; posterior teeth	100% Coinsurance	100% Coinsurance	No Waiting Period
<b>Basic Services</b> · Consultation (second opinion) 1 per 12 months · Amalgam (silver-colored) Filling 1 per tooth per 24 months · Composite (tooth-colored) Filling 1 per tooth per 24 months posterior (back) fillings alternated to amalgam benefit (silver-colored filling) · Brush Biopsy (cancer test) Covered, 1 per 12 months; all ages · Sealants 1 per 36 months; through age 15	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Endodontics (Non-Surgical)</b> · Root Canal 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Endodontics (Surgical)</b> · Apicoectomy and apexification 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Periodontics (Non-Surgical)</b> · Periodontal Maintenance 2 per 12 months; w/teeth cleaning · Scaling and root planing 1 per quadrant per 24 months	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Periodontics (Surgical)</b> 1 per quadrant per 36 months · Periodontal Surgery (osseous, gingivectomy, graft procedures)	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Oral Surgery (Simple)</b> · Simple Extractions 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Oral Surgery (Complex)</b> · Surgical Extractions 1 per tooth per lifetime	50% Coinsurance	50% Coinsurance	No Waiting Period
<b>Major (Restorative) Services</b> · Crowns, onlays, veneers Not Covered · Cosmetic teeth whitening Not Covered	Not Covered	Not Covered	No Waiting Period
<b>Temporomandibular Joint Disorder (TMJ)</b> · X-rays, splints, and surgical procedures including arthroscopy and orthotic devices Not Covered	Not Covered	Not Covered	N/A
<b>Prosthodontics</b> · Dentures and bridges Not Covered · Dental Implants Not Covered	Not Covered	Not Covered	No Waiting Period
<b>Prosthodontic Repairs/Adjustments</b> · Crown, denture, bridge repairs Not Covered · Denture and bridge adjustments: 2 per 12 months; 6 months after placement	Not Covered	Not Covered	No Waiting Period
<b>Orthodontic Services</b> · None	Not Covered	Not Covered	N/A

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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 (if applicable)

### Accidental Dental Injury Benefit

- Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). 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 (if applicable)

## 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.

**Waiting periods** for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan.

Missing tooth clause of 24 months applies for the replacement of congenitally missing teeth or teeth lost prior to the coverage effective date for this plan

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 certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.



# A dental visit can help improve your overall health

Good dental health is important – and not just for your teeth. Routine dental visits include teeth cleanings and checking for cavities, but they can also be vital for your overall health. That's because they can help find early signs of certain health conditions<sup>1</sup> when they are easier to treat.

## A good dental plan is great for your health

Your Anthem dental plan provides:

- 100% coverage for most preventive and diagnostic services, including regular cleanings and X-rays.
- Coverage for additional services such as extra periodontal cleanings for gum health if you're enrolled in certain care management programs.
- Discounts through SpecialOffers for products and services that promote better health and well-being.

## Using dentists in your plan's network can help you save

You can save time and money in three ways:

1. We negotiate rates with dentists in your plan's network, so they usually charge less.
2. You can't be billed for the difference if a dentist in your plan's network charges more than what we pay.
3. Dentists in your plan's network will file claims for you.





## How to find a dentist when you need care

- To find a dentist in your plan's network, log in at [anthem.com](https://www.anthem.com) or use the Sydney Health mobile app. Then, use the **Find Care** tool.
- After you choose a dentist, make an appointment with their office.
- At your appointment, show the office staff your member ID card.
- After your visit, pay your plan deductible or copay.

If you ever need urgent or emergency dental care, call your primary care dentist first. If you don't have a primary care dentist or they are not available, you can contact **The TeleDentists** for a virtual dental visit. Their information is available on our website through the **Find Care** tool.

## If you have questions about your benefits, we're here to help:

- Call the **Member Services** number on your member ID card.
- Visit [anthem.com](https://www.anthem.com).
- Download the **Sydney Health** mobile app to chat online with a **Member Services** representative.

## An estimate before treatment can help you plan ahead

You can ask your dentist to submit a pretreatment estimate to Anthem before you receive dental care. This estimate will help give you an idea of what's covered under your plan and what you may be responsible for paying. It's especially helpful if you are considering major procedures such as dentures, crowns, and gum disease treatment.

## Online tools provide access to everything you may need

When you use the **anthem.com** website or our Sydney Health app, you can:

- Find a dentist in your plan's network.
- Access your electronic ID card, print a card, or request an email with your card.
- See your dental plan benefits, including how much you have paid toward your deductible.
- Find out the cost of a treatment with our **Dental Care Cost Estimator**.
- Receive a health score for your gums and teeth by using our **Dental Health Assessment** tool.
- Email questions and receive answers from a dental hygienist through our **Ask a Hygienist** tool.
- Find the status of a claim.

Your Anthem plan provides benefits and tools to help take care of more than just your teeth.

<sup>1</sup> Academy of General Dentistry. Know Your Teeth. *Oral Warning Signs* (Accessed June 2020): [knowyourteeth.com](https://www.knowyourteeth.com).  
<sup>2</sup> A pretreatment estimate is not a guaranty of benefits or a guarantee of payment of benefits.

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# Mobile and online tools help make the most of your dental plan



Your dental plan includes digital tools and resources to help you learn about the health of your mouth and make dental care decisions that are right for you. These tools are available at no extra cost through our Sydney Health mobile app and anthem.com.

## Dental Health Assessment tool

Dental health conditions such as gum disease are common and can lead to more serious issues, including losing a tooth. Good dental habits can help reduce the risk of developing gum disease, tooth decay, and mouth cancer.

The **Dental Health Assessment** tool can help you **understand your own dental health and risk for disease**. To take the assessment, answer a few questions about dental health habits, such as brushing, flossing, and how often you see the dentist. You will receive a personalized report with dental health scores that show how you're doing and areas where you may need to improve. You can bring the report to your next dental appointment and talk with your dentist about the results.

## Ask a Hygienist

If you have questions about your dental health, you can **ask them directly** to a licensed hygienist. To do so, log in to the Sydney Health app or anthem.com and select **Ask a Hygienist**. You will receive an email response from a dental professional with expertise in preventing and treating diseases of the mouth, usually within 24 hours. They can help answer questions and offer dental health tips.

## Help estimating dental costs in advance

With Anthem's **Find Care** tool, you can search for common dental treatments such as crowns and **compare estimated costs** at providers in your plan's network. This can help you make more informed choices before receiving care and potentially save money.

## Discover solutions to help take charge of your dental health

To start using these digital tools, log in to the Sydney Health mobile app or visit anthem.com.



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## Tagalog

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## Polish

Masz prawo do uzyskania darmowej pomocy udzielonej w Twoim języku. Wystarczy zadzwonić na numer działu pomocy znajdujący się na Twojej karcie identyfikacyjnej.

## Punjabi

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## TTY/TTD:711

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# Protecting your privacy

## How we keep your information safe and secure

As a member, you have the right to expect us to protect your personal health information. We take this responsibility very seriously, following all state and federal laws, as well as our own policies.

You also have certain rights and responsibilities when receiving your healthcare. To understand how we protect your privacy, your rights and responsibilities when receiving healthcare, and your rights under the Women's Health and Cancer Rights Act, go to [anthem.com/privacy](https://www.anthem.com/privacy). For a printed copy, please contact your Benefits Administrator or Human Resources representative.

### How we help manage your care

To see if your health benefits will cover a treatment, procedure, hospital stay, or medicine, we use a process called utilization management (UM). Our UM team is made up of doctors and pharmacists who want to be sure you receive the best treatments for certain health conditions. They review the information your doctor sends us before, during, or after your treatment. We also use case managers. They're licensed healthcare professionals who work with you and your doctor to help you manage your health conditions. They also help you better understand your health benefits..

For additional information about how we help manage your care, go to [anthem.com/memberrights](https://www.anthem.com/memberrights). To request a printed copy, please contact your Benefits Administrator or Human Resources representative.

### Special enrollment rights

Open enrollment usually happens once a year. That's the time you can choose a plan, enroll in it, or make changes to it. If you choose not to enroll, there are special cases when you're allowed to enroll during other times of the year.

- **If you had another health plan that was canceled.** If you, your dependents, or your spouse are no longer eligible for benefits with another health plan (or if the employer stops contributing to that health plan), you may be able to enroll with us. You must enroll within 31 days after the other health plan ends (or after the employer stops paying for the plan). For example: You and your family are enrolled through your spouse's health plan at work. Your spouse's employer stops paying for health coverage. In this case, you and your spouse, as well as other dependents, may be able to enroll in one of our plans.

- **If you have a new dependent.** You gain new dependents from a life event, such as marriage, birth, adoption, or if you have custody of a minor and an adoption is pending. You must enroll within 31 days after the event. For example: If you marry, your new spouse and any new children may be able to enroll in a plan.
- **If your eligibility for Medicaid or SCHIP changes.** You have a special period of 60 days to enroll after:
  - You (or your eligible dependents) lose Medicaid or the State Children's Health Insurance Program (SCHIP) benefits because you're no longer eligible..
  - You (or eligible dependents) become eligible to receive help from Medicaid or SCHIP for paying part of the cost of a health plan with us.

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For full details, read your plan document, which has all the details about your plan. You can find on [anthem.com](https://www.anthem.com).



**Notes**

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## Your plan is here for you to use

### If you would like extra help

If you have questions, we are here to help. Contact us through our online Message Center or call the Member Services number on your ID card.



Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

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