



## Specialty Benefits Guide

Dental & Vision Solutions from Connecticut Automotive Retailers Association and Anthem

With Anthem Specialty benefits - dental and vision - you get exceptional benefit coverage with the buying power of the Connecticut Automotive Retailers Association.

Here's what our dental and vision solutions bring to the table to make it easier for you and your employees from every angle:

### Voluntary options

Our voluntary dental and vision plans offer you a way to help keep health care costs in check and strengthen the value of the benefits program you offer, while boosting employee satisfaction. And because the employee pays 100% of these costs, there is no negative effect on your bottom line.

### Monthly Rates

DENTAL		
Tier	Plan 1	Plan 2
Employee	\$21.57	\$38.81
Employee + One	\$44.47	\$79.99
Employee + Family	\$73.16	\$131.43

VISION	
Tier	Voluntary
Employee	\$7.25
Employee + One	\$13.78
Employee + Family	\$21.12



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**Anthem**

## Dental Plan Options – Effective July 1, 2019

Anthem's Dental Essential Choice plans offer great coverage, service, savings and network of participating dentists. Members have access to one of the largest dental preferred provider organization (PPO) networks in the country. Members can see a dentist in or out of network.

	Plan 1	Plan 2
Annual Maximum	\$750	\$1,500
Calendar Year Deductible Per Person/Family	\$50/\$100	\$50/\$100
Diagnostic/ Preventive Coinsurance	100%	100%
Basic Services Coinsurance	80%	80%
Major & Prosthodontic Services Coinsurance	Not Covered	50%
Prosthodontic Repairs & Adjustments	Not Covered	50%
Ortho Services Coinsurance (for dependent children only)	Not Covered	50% up to \$1,000 lifetime maximum
Dental Implants	Not Covered	Not Covered
Annual Maximum Carryover and Carry in	Yes	Yes
Out-of-Network Reimbursement	Maximum Allowable Charge (MAC)	80 <sup>th</sup> Percentile

## Vision Plan Options – Effective July 1, 2019

Anthem's Blue View Vision offers great coverage, service, savings and network of participating eye doctors, optometrists and popular retail locations. Members have access to one of the largest vision networks.

Service	In-Network	Non-Network
Routine Eye Exam	\$20 copay	Up to \$48
Exam Frequency	Once every calendar year	
Eyeglass Frames	\$130 allowance; then 20% off balance	Up to \$64
Eyeglass Frames Frequency	Once every calendar year	
Eyeglass Lenses (instead of contact lenses)		
Single Vision	\$20 copay	Up to \$36
Bifocal	\$20 copay	Up to \$54
Trifocal	\$20 copay	Up to \$69
Eyeglass Lens Frequency	Once every calendar year	
Eyeglass Lens Enhancements		
Transition Lenses (for child under age 19)	\$0 copay	No allowance out-of-network
Standard polycarbonate (for child under age 19)	\$0 copay	
Factory scratch coating	\$0 copay	
Contact Lenses (instead of eyeglass lenses)		
Elective conventional	\$130 allowance; then 15% off balance	Up to \$105
Elective disposable	\$130 allowance	Up to \$105
Non-elective (medically necessary)	Covered in full	Up to \$210

## Value Adds

Anthem coverage includes value adds delivering more for your dollar. Here's just a few:

- **Dental**

- Powerful member tools like **Ask a Hygienist** for members to email their dental questions to a team of licensed dental professionals, **Dental Risk Assessment** helps members understand their oral health risk factors and **Dental Care Cost Estimator** helps members better understand the cost of their dental care.
- **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.
- **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)
- **SpecialOffers** discount program offers discounts on wellness products and services including a discount on ProClear Orthodontic Aligners – an alternative to expensive braces.

- **Vision**

- **Savings** of 20% off the balance on frames, 40% off extra pairs of glasses and 15% to 20% on other non-covered materials like lens upgrades, additional supplies of conventional contact lenses, lens treatments, eyewear accessories and more.
- **Anthem Whole Health Connection –Vision** refers members to ConditionCare programs to receive the extra support they need when a medical condition like diabetes is detected via a vision exam claim submission.
- **International Travel Solution** — Should a vision emergency strike when traveling abroad, members can find a trusted vision provider, in 20 international destinations<sup>5</sup>, who offers quality care and authentic frames. They can get 24/7 phone support with translation services in 160 languages if they need help communicating with an eye doctor. To get them by until their new glasses are ready, they can request temporary emergency glasses that can be delivered within 24 hours in most locations. These services are at no cost to our members, and they can even request reimbursement of any out-of-network benefits available to help cover the cost of eye care received.
- **SpecialOffers** discount program offers discounts on wellness products and services including LASIK surgery.