



# PPO Dental Blue Complete<sup>®</sup> Los Angeles Police Relief Association Active & Retired Members

*Dental Blue. The Power To Choose.*

**Dental Benefits**

*Dental coverage plays an important role in your overall health and well-being. Regular dental check-ups can serve as an early warning for health-related issues. In fact, gum and tooth disease have been linked to a number of major health problems such as heart disease, stroke, respiratory disease and diabetes.<sup>1</sup> Who knew seeing a dentist might help save your life?*

We recognize the significance of good oral health. That's why your employer has chosen Dental Blue Complete, from Anthem Blue Cross Life and Health Insurance Company, and has given you the power to use your dental benefits the way you want.

**Choose a Dentist.** With the PPO Dental Blue Complete network, you can visit any of these dentists for preventive services like cleanings to more involved services like extractions or crowns. Of course, you can also choose to visit a non-Dental Blue dentist, but your costs will probably be higher.

Dental specialists like periodontists, endodontists and oral surgeons participate in all the Dental Blue networks.

**Choose Savings.** Dental Blue dentists decide which of our networks to join. What you pay for dental services will vary depending on which network the dentist you visit is in. Your costs will be higher when you visit a dentist who is not in the Dental Blue Complete network. Bottom line: You get the greatest savings when you visit a dentist in the Dental Blue Complete network.

**Keep on Saving.** You may keep saving even if you exceed the annual maximum your plan allows. That's because you'll pay our negotiated fees, which are often less than what dentists typically charge. You also get discounts on popular services that may not be covered by your dental plan.

<sup>1</sup> American Academy of Periodontology

**To find a PPO Dental Blue provider (dentist or specialist):**

1. Go to [www.anthem.com/ca](http://www.anthem.com/ca) and select “*Find a Doctor*”.
2. Select “*All Dental Products*” under “*Dental Providers*”
3. Select plan “*Dental Blue Complete 100/200/300*”.
4. Select provider type “*All Dental Blue Providers*” from the drop-down box.
5. You may select a dental specialist in the next screen, if you so desire.
6. Enter your search criteria.
7. Select your dentist or specialist from the list provided.

If you don't have access to the Internet, you can call 866-527-5801 and one of our Customer Service Representatives will be happy to help you.

**Now that you know what Dental Blue can do for you, be sure to sign up during your benefits enrollment period.**

**To enroll in PPO Dental Blue Complete, select “PPO - Complete” in the dental coverage section of your benefit enrollment form.**

**What You Need To Know**

**Filing A Claim.** When you use a Dental Blue dentist, you do not need to submit a claim form for covered dental expenses. Your dentist will complete and submit the claim form to us. We will pay the benefits of the plan directly to your dentist. If your dentist is not in the network, you may have to complete and submit your own claim forms.

**Dental Deductible.** A deductible is the amount of money you pay for a covered dental expense prior to benefits being paid under the plan. Only charges that are considered a covered dental expense will apply toward satisfaction of the deductible. Please refer to the deductible amount in the benefit summary.

**Pre-Authorization.** If the anticipated expense for any course of treatment exceeds \$350, a request for pre-authorization must be submitted. If you use a Dental Blue dentist, your dentist will submit the authorization form for you. If your dentist is not part of the network, you will need to submit a pre-authorization form to your dentist for completion and then send it to us for approval.

**Conditions of Service.** Services must be provided by a licensed dentist and must be for treatment of dental disease, defect or injury, and are subject to any Exclusions and Limitations or Benefit Maximums specified under the plan.

**Your First Visit.** Because preventive dental care is so important, your Dental Blue PPO Dental Plan provides benefits for X-rays and teeth cleaning. Soon after enrollment, you should make an appointment with your dental office for an initial diagnostic examination. X-rays will usually be taken at this time to determine the overall condition of your teeth. Through routine check-ups, minor dental problems can often be diagnosed and treated before they become major problems. We encourage you to call your participating dental office whenever you need dental care.

**Benefit Maximums.** Dental benefits are limited to a maximum payment for expenses incurred by each insured person during a calendar year. Please refer to the amount on the benefit summary.

**Continuing Coverage.** As required by federal law, certain restrictions and conditions apply to the right to continue coverage and are described in your Certificate.

<b>Calendar Year Deductible –</b> <i>(waived for Diagnostic &amp; Preventive services listed below)</i>	\$25/insured person; maximum of \$50/family (applies only to out-of-network services)
<b>Deductible Carryover Provision</b> <i>(If the calendar year deductible is not met for that year, covered dental expense incurred from October through December and applied toward that year's deductible will also be applied to the dental deductible for the next calendar year.)</i>	
<b>Annual Maximum</b>	\$2,000 per individual (excluding orthodontia)
<b>Pre-authorization of Benefits</b>	Charges in excess of \$350
<b>Covered Expense</b>	The dollar amount the insured person incurs for covered services but which shall be no more than:
PPO Dental Blue Dentist	The PPO Dental Blue negotiated rate or fee.
Non-Dental Blue Dentists	When using a non-Dental Blue dentists, the level of reimbursement will be the lesser of: (1) the charges billed by the provider or (2) the amount calculated by us, as specified in the Certificate, for professional services in the dentist's geographical location.  <i>Maximum covered expenses for non-Dental Blue dentists do not necessarily represent the dentist's actual charges. When using a non-Dental Blue dentist, the insured person is responsible for the difference between the covered amount and actual charges, in addition to any deductible, and copayment amounts.</i>

Covered Services	Copay for Each Insured Person	
	PPO Dental Blue Dentists	Non-Dental Blue Dentists
<b>Diagnostics</b> <i>(deductible waived)</i> <i>(exams)</i>	No copay	No copay
<b>Preventive</b> <i>(deductible waived)</i> <i>(3 teeth cleanings per year, sealants, and space maintainers)</i>	No copay	No copay
<b>Restorative</b> <i>(fillings)</i>	10%	20%
<b>Endodontics</b> <i>(root canal therapy)</i>	10%	20%
<b>Periodontics</b> <i>(gum treatment or surgery)</i>	10%	20%
<b>Oral Surgery</b> <i>(extractions)</i>	10%	20%
<b>Prosthodontics</b> <i>(dentures, crowns, bridges)</i>	40%	40%

**This Summary of Benefits is a brief review of benefits. Once enrolled, insured persons will receive the Certificate, which explains the exclusions and limitations, as well as the full range of covered services of the plan, in detail.**

**Third Party Liability**

Anthem Blue Cross Life and Health Insurance Company is entitled to reimbursement of benefits paid if the insured person recovers damages from a legally liable third party.

**Coordination of Benefits**

The benefits of this plan may be reduced if the insured person has any other group dental coverage so that the services received from all group coverages do not exceed 100% of the covered expense.

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