

# How Our Dental Plan Works

## What the Dental Plan Covers

The Plan helps you pay for dental care such as your routine cleanings and exams, fillings, root canals, crowns, and orthodontia.

## When You Need Dental Care

### 1. Use Anthem PPO Dentists

- You can receive care from any dental provider, but you'll save money when you receive care from Anthem PPO dental providers.
- Search for an Anthem PPO dental provider at [anthem.com/ca/find-care](https://www.anthem.com/ca/find-care).
- Contact member services at (844) 729-1565

### 2. Provide Your Info at the Dentist's Office — No ID Card Needed!

- You don't need a dental ID card.
- When you visit your dentist, let him or her know you are insured by Anthem, and provide your name, date of birth and V0 followed by your student ID number.
  - If you want an ID card anyway, you can print one at [anthem.com/ca](https://www.anthem.com/ca) (after you set up your Anthem online account).

### 3. Pay Your Dentist

When you're responsible for some of the cost, you'll either pay your dentist at the time you receive care, or your dentist will send you a bill.

Visiting an Anthem dentist is usually cheaper, because there are contracted rates. See the following page for out-of-pocket costs.

**You typically save the most money when you use Anthem PPO Dentists.** They contract with Anthem and agree to lower fees that are usually less than — and never more than — Anthem's allowable charge.

**You typically pay the most when you use non-Anthem dentists.** Because they are not contracted with Anthem, these dentists typically charge a higher amount for their services.

Have your dentist complete a pretreatment estimate with Anthem to understand what your out-of-pocket costs will be.

Contact Caltech's **Anthem Concierge** for assistance on finding dentists, understanding out-of-pockets costs and more.

[See the next page for the plan summary.](#)

## 2022 – 23 Caltech Student Dental

<b>Contacting Anthem</b>	<a href="https://www.anthem.com/ca">anthem.com/ca</a> (844) 729-1565
<b>Policy Year</b>	September 1 – August 31
	<b>When You Use Anthem PPO Dentists</b>
<b>Deductible</b> — what you pay each policy year before the Plan begins to pay (does not apply to diagnostic, preventive, and orthodontic care)	\$50 per person per policy year \$100 per family per policy year
<b>Benefits Maximum</b> — the most the Plan pays each policy year	\$1,500 per person per policy year for Anthem PPO dentists; \$1,000 per person per policy year for non-PPO dentists
<b>Diagnostic and Preventive Care</b> — oral exams, cleanings (prophylaxis), x-rays, examinations of tissue biopsy, fluoride treatment, space maintainers, specialist consultation	Diagnostic and preventive care are covered at 100% and not subject to the deductible when visiting an Anthem PPO dentist. Have your dentist confirm with Anthem what is considered a diagnostic and preventive visit.
<b>Basic Care</b> — oral surgery (extractions), fillings, root canals, periodontic (gum) treatment, sealant, tissue removal (biopsy)	After you pay the deductible, the Plan pays a specific percentage, which is typically 80% or 50% based on the type of service.
<b>Crowns, Jackets and Other Cast Restorations</b> — crowns, inlays, onlays	Review the <a href="#">Summary of Benefits</a> to see how much the Plan pays for the applicable dental service.
<b>Prosthodontic Care</b> — bridges, partial dentures, full dentures, implants	
<b>Orthodontic Care</b> (adults and dependent children)	Plan pays 50% up to \$500 per person per lifetime.

*This material is for information only. Dental insurance plans contain exclusions, limitations and benefit maximums. For all Plan and coverage details, see Anthem's [Evidence of Coverage \(EOC\)](#).*