



Department of
Employee Insurance

Commonwealth of Kentucky

Your dental benefits at a glance

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 earlier, when they're easier to treat.

Good oral health can also help improve overall health and reduce the risk of diabetes, heart disease, and other serious health conditions.¹

Save money and time by choosing a dentist in your plan's network

Anthem has one of the largest dental networks in the country,² so you can feel confident about accessing the care you need, when you need it.

Choosing dentists in your plan's network can help reduce your costs. This is because the dentists in your plan's network have a contract with us to provide care at lower rates. Plus, they will file your claims for you.

Online tools to help make the most of your plan

To help you maximize your benefits, we offer tools like:

- **Ask a Hygienist:** Email a licensed dental hygienist for personalized advice.
- **Dental Health Assessment:** Find out how to have and keep a healthy smile.
- **Dental Cost Estimator:** Estimate costs based on your ZIP code.
- **SydneySM Health mobile app:** Search for a local dentist, check claims, and access your digital member ID card.

Your plan includes **100% coverage** for preventive care, such as regular dental cleanings, exams, and X-rays, when you go to a dentist in your plan's network. There are also no waiting periods for most basic and major services. That means you can use your benefits right away.*

*Certain exceptions may apply. There may be a waiting period of up to 24 months to receive coverage for a missing tooth under the Silver or Gold plan.

Your plan options

Below is a summary of the three plans you have to choose from: Bronze, Silver, and Gold. Each plan's *Certificate of Coverage* has more complete benefit details, limitations, and exclusions. You can visit [anthem.com](https://www.anthem.com) for additional information.

	Bronze	Silver	Gold
	In/out of your plan's network ³	In/out of your plan's network ³	In/out of your plan's network ³
Annual benefit maximum	\$750	\$1,000	\$1,500
Annual deductible	\$50	\$50	\$50
Orthodontic treatments for children	Not covered	Not covered	\$1,500
Diagnostic and preventive services	100%/100% of allowable amount ³	100%/100% of allowable amount ³	100%/100% of allowable amount ³
Basic services	50%/50% of allowable amount ³	80%/80% of allowable amount ³	80%/80% of allowable amount ³
Basic oral surgery and tooth removal	50%/50% of allowable amount ³	80%/80% of allowable amount ³	80%/80% of allowable amount ³
Major services, such as complex surgery	Not covered	50%/50% of allowable amount ³	50%/50% of allowable amount ³
Monthly rates			
Employee only	\$13.28	\$20.18	\$26.78
Employee and spouse	\$24.22	\$38.32	\$51.78
Employee and child(ren)	\$31.50	\$43.32	\$66.04
Family	\$46.48	\$64.40	\$96.32

If you have questions about your dental benefits or need help choosing the plan that's right for you, call **844-402-KEHP (5347)** to talk with an Anthem representative. We're here to help, Monday through Friday, 8 a.m. to 8 p.m. ET.

To find a dentist in your plan's network near you, use the **Find Care** tool on [anthem.com](https://www.anthem.com), or download our Sydney Health mobile app to search on your phone.

¹ Oral Health Foundation. *The importance of a healthy smile* (accessed October 2021); dentalhealth.org.

² Internal data, 2021.

³ If you go to a dentist who is not in your plan's network, you may be responsible for paying the difference between the amount they charge and the amount that your plan covers.

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