

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

Part I: GENERAL INFORMATION

Insurer Name: Anthem Blue Cross Life and Health Insurance Company

Plan Name: Essential Choice PPO

Policy Type: PPO

Insurer Phone #: 1-844-729-1565

Effective Date: Beginning on or after 09/01/2025

Insurer Website: www.anthem.com/ca

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE INSURER WEBSITE AT www.anthem.com/ca OR CALL 1-844-729-1565.

THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.

Part II: DEDUCTIBLES

Deductible	In-Network	Out-of-Network
Dental	None	\$50 per individual/\$150 per family
Orthodontia	None	None

- **There is no deductible for In-Network.**
The deductible applies to all services except Orthodontia, Preventive & Diagnostic when Out-of-Network.
- A **deductible** is the amount you are required to pay for covered dental services each policy year before the insurer begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your insurer for alternative rates of payment for dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that have not contracted with your insurer for alternative rates of payment.

Part III: MAXIMUMS POLICY WILL PAY

Maximums	In-Network	Out-of-Network
Annual Maximum	\$2,250	\$2,250
Lifetime or Annual Maximum for Orthodontia	Lifetime Maximum \$1,500	Lifetime Maximum \$1,500

- **Annual maximum** is the maximum dollar amount your policy will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period.
- **Lifetime maximum** means the maximum dollar amount your policy providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

Part IV: WAITING PERIODS

Waiting Periods: A waiting period is the amount of time that must pass before you are eligible to receive benefits for all or certain dental treatments.

24 month waiting period for replacement of teeth missing prior to member's effective date

Part V: WHAT YOU WILL PAY

All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
<i>Oral Exam</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	2 per 12 months For Limitations and Exclusions, refer to the Covered Services; Preventive Care section of your Certificate of Coverage.
<i>Bitewing X-Ray</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	1 per 12 months For Limitations and Exclusions, refer to the Covered Services; Preventive Care Section of your Certificate of Coverage

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
<i>Cleaning</i>	Preventive & Diagnostic	0% Deductible does not apply	0% Deductible does not apply	2 per 12 months For Limitations and Exclusions, refer to the Covered Services; Preventive Care Section of your Certificate of Coverage
<i>Filling</i>	Basic	10% Deductible does not apply	20%	1 per 24 months per tooth/surface For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Extraction, Erupted Tooth or Exposed Root</i>	Basic	10% Deductible does not apply	20%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Root Canal</i>	Basic	10% Deductible does not apply	20%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Endodontic Services section of your Certificate of Coverage.
<i>Scaling and Root Planing</i>	Basic	10% Deductible does not apply	20%	1 per 24 months per quadrant For Limitations and Exclusions, refer to the Covered Services; Periodontal Services section of your Certificate of Coverage.
<i>Extraction, Erupted Tooth with Bone Removal</i>	Basic	10% Deductible does not apply	20%	1 per lifetime per tooth For Limitations and Exclusions, refer to the Covered Services; Basic Restorative Services section of your Certificate of Coverage.
<i>Ceramic Crown</i>	Major	40% Deductible does not apply	50%	1 per 84 months per tooth For Limitations and Exclusions, refer to the Covered Services; Major Restorative Services section of your Certificate of Coverage.
<i>Removable Partial Denture</i>	Major	40% Deductible does not apply	50%	24 month waiting period for replacement of teeth missing prior to member's effective date 1 per 84 months For Limitations and Exclusions, refer to the Covered

Common Dental Procedures	Category	In-Network	Out-of-Network	Benefit Limitations and Exclusions
				Services; Prosthodontic Services section of your Certificate of Coverage.
<i>Orthodontia</i>	Orthodontia	50% Deductible does not apply	50% Deductible does not apply	Adult and Dependent Children Coverage For Limitations and Exclusions, refer to the Covered Services; Orthodontia section of your Certificate of Coverage.

Part VI: COVERAGE EXAMPLES

THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT. The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this product to other dental products you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

Dana Has a Dental Appointment with a New Dentist	Sam Needs a Tooth Filled	Maria Needs a Crown
New patient exam, x-rays (FMX) and cleaning	Resin-based composite - one surface, posterior	Crown - porcelain/ceramic substrate

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Total Cost of Care	In-network: \$400 Out-of-network: \$450	Total Cost of Care	In-network: \$150 Out-of-network: \$200	Total Cost of Care	In-network: \$1,300 Out-of-network: \$1,750
Deductible	In-network: Not applicable Out-of-network: Not applicable	Deductible	In-network: Not applicable Out-of-network: \$50	Deductible	In-network: Not applicable Out-of-network: \$50
Annual Maximum (Plan Will Pay)	In-network: \$2,250 Out-of-network: \$2,250	Annual Maximum (Plan Will Pay)	In-network: \$2,250 Out-of-network: \$2,250	Annual Maximum (Plan Will Pay)	In-network: \$2,250 Out-of-network: \$2,250

Dana's Visit	Dana's Cost	Sam's Visit	Sam's Cost	Maria's Visit	Maria's Cost
Patient Cost (copayment or coinsurance)	In-network: 0% Out-of-network: 0%	Patient Cost (copayment or coinsurance)	In-network: 10% Out-of-network: 20%	Patient Cost (copayment or coinsurance)	In-network: 40% Out-of-network: 50%
In this example, Dana would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$0 Out-of-network: \$0	In this example, Sam would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$15 Out-of-network: \$80	In this example, Maria would pay (includes copays/coinsurance and deductible, if applicable):	In-network: \$520 Out-of-network: \$900
Summary of what is not covered or subject to a limitation:	Exam covered 2 per 12 months X-ray covered 1 per 60 months Cleaning covered 2 per 12 months	Summary of what is not covered or subject to a limitation:	Covered 1 per 24 months per tooth/surface	Summary of what is not covered or subject to a limitation:	Covered 1 per 84 months per tooth