



Anthem Extras Packages

Colorado

Benefits that complement your Medicare Supplement plan



Packaged benefits — better together

Healthy teeth and eyes help contribute to your overall well-being. That's why Anthem Blue Cross and Blue Shield (Anthem) created Anthem Extras Packages – with your overall health in mind. We offer three packages to complement your Medicare Supplement plan – and help you reach for better health. Our Standard, Premium and Premium Plus packages offer valuable benefits and services, such as:

- Packaged dental and vision coverage that offers extra preventive benefits
- Support services and tools to help you maintain good overall health and well-being

And best of all, these packages are available for a monthly plan premium ranging from \$20 to \$52. The benefits in each package will roll up to one overall premium, and you will receive one ID card for all of these services.

Interested in dental coverage only?

Good news. Our Premium Plus Dental plan, which is part of the Premium Plus Package, can be purchased on a stand-alone basis.

Why Anthem?

You know us as one of the largest health benefits providers in the country – but did you know that we are also among the leading dental and vision companies in the nation? So, in addition to great benefits, you'll have extra peace of mind knowing that you're covered by a trusted company with financial stability and lots of experience. From A to Z, we make it easier to manage your benefits and possibly even save you money.

Dental coverage



Considering that more than 90% of all systemic diseases produce oral signs and symptoms,¹ it's important to have dental benefits that can help impact your overall health, such as:

- › Coverage for diagnostic and preventive care – which can be key to good long-term oral health
- › Third cleaning or periodontal maintenance procedures are covered for diabetic members on all of our Anthem Extras Packages plans

And, for your convenience, you'll have:

- › Access to nearly 60,000 dentist and specialist locations across the country
- › Freedom from paperwork – network dentists file claims, and there are no referrals needed

Plus, you will automatically have access to the International Emergency Dental Program administered by DeCare Dental, a wholly owned subsidiary of the parent company of Anthem Blue Cross and Blue Shield. With this feature, you have access to emergency dental care while traveling nearly anywhere in the world from our listing of credentialed dentists.

Is your dentist in the network?

To see if your dentist is in our current network, visit our website, www.anthem.com. When prompted, choose the Dental Blue 100 network.

If you prefer, you can contact our customer service center at 1-877-831-3000 for assistance.

¹Academy of General Dentistry in California Broker Magazine, 09/07 (Page 66)

You might pay more when you visit an out-of-network dentist

Your plan lets you choose any dentist, whether or not that dentist is part of our network. But you may end up paying more for a service if you visit an out-of-network dentist.

Here's why: **In-network dentists** have agreed to payment rates for various services and cannot charge you more. On the other hand, **out-of-network dentists** don't have a contract with us and are able to bill you for the difference between the total amount we allow to be paid for a service – called the “maximum allowed amount” – and the amount they usually charge for a service. When they bill you for this difference, it's called “balance billing.”

How we decide on maximum allowed amounts

The amounts we pay for dental services are based on a “fee schedule” (for example, the fee schedule may show that we will allow no more than \$50 per filling or \$25 for an office visit). The fee that Anthem pays for each out-of-network service is called the “maximum allowed amount” for that service. The maximum allowed amount is determined in one of the following ways:

- › Out-of-network dental fee schedule/rates developed by Anthem*
- › Information provided by a third-party vendor that gathers similar costs for dental services
- › In-network dentist fee schedule

*These schedules may be updated based on things like reimbursement amounts accepted by dentists contracted with our dental plans, or other industry cost, reimbursement and utilization data.

Here's an example of higher costs for out-of-network dental services

This is an example only. Your experience may be different, depending on your insurance plan, the services you get and who provides the services.

Ted gets a crown from an out-of-network dentist, who charges \$1,200 for the service and bills Anthem for that amount.

Anthem's maximum allowed amount for this dental service is \$800. That means there will be a \$400 difference, which the dentist can balance bill Ted.

Since Ted will also need to pay \$400 coinsurance, the total he'll pay the out-of-network dentist is \$800.

Here's the math:

- > Dentist's charge: \$1,200
- > Anthem's maximum allowed amount: \$800
- > Anthem pays 50%: \$400
- > You pay 50% (coinsurance): \$400
- > Balance you owe the provider: $\$1,200 - \$800 = \$400$
- > Your total cost:
\$400 coinsurance + \$400 provider balance = \$800



In the example, if Ted had gone to an in-network dentist, his cost would be only \$400 for the coinsurance, because he would not have been balance billed the \$400 difference.

There are currently no Anthem Blue Dental PPO-contracted dentists available in Archuleta, Baca, Bent, Chaffee, Cheyenne, Crowley, Custer, Dolores, Eagle, Elbert, Gilpin, Grand, Gunnison, Hinsdale, Jackson, Kiowa, Mineral, Moffat, Ouray, Phillips, Pitkin, Rio Blanco, Saguache, San Juan, San Miguel, Sedgwick, Washington and Yuma counties.

Out-of-network providers will bill you for amounts over what your plan pays, up to their usual charge.

The procedures in this brochure are a sample of covered services available to a member. If you need assistance in determining the maximum payable amount to an out-of-network dentist, you may call us at the number on your ID card.

Vision coverage



Regular eye exams can often help detect, early on, some major health conditions like diabetes and cardiovascular disease. And early detection can mean lower health care costs, and – most importantly – a healthier you! That’s why our vision plans include:

- › Access to a broad, convenient, network of more than 50,000 independently contracted vision providers and provider locations across the country
- › The network is comprised mainly of independent optometrists and ophthalmologists. But for added convenience, our vision network also includes national retail locations such as LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical® and JCPenney® Optical
- › Prescription eyewear that is delivered quickly – in as little as an hour in some retail locations

Benefits vary by package, but all packages include eye exams, as well as allowances for eyeglass frames and lenses and contact lenses.

Save even more

Even after benefits have been exhausted, additional savings are offered for noncovered materials such as extra pairs of eyewear, a number of nonprescription sunglasses, and other popular accessories. You can save 15%-40% by taking advantage of this unique option. And to add even more value, there is no limit to the number of purchases you can make using the Additional Savings program.

Easy-to-use benefits

Your out-of-pocket expenses may be lower, and you can avoid paperwork hassles when you visit network vision providers. In-network providers verify your benefits, and get the information they need to file claims for you. All you need to do is:

- › Make an appointment with an in-network provider
- › Present your ID card at the time of service
- › Pay any applicable copays and any balance for noncovered services

Here when you need us

We are committed to providing excellent customer service. In fact, our customer service hours are among the longest in the industry. We provide customer service seven days a week, and you’ll speak with well-trained representatives dedicated to your vision benefit support.

Find a vision provider in the network

To see if your vision provider is in our network:

- › Visit www.anthem.com
- › Click on Find a Doctor
- › Choose your state
- › Choose the Blue View Vision network
- › Complete your search criteria, and get your results

Travel assistance

What would happen if you got sick in another country? Who would you call if you couldn't speak the native language? With travel assistance, you'll get extended service 24 hours a day, seven days a week, no matter where life takes you.

If you have an emergency medical situation while traveling abroad, simply call our assistance coordination line from any country to:

- › Coordinate and pay for medical evacuation to the nearest appropriate treatment facility or back home when medically necessary
- › Schedule a bedside visit for a family member or friend if you are hospitalized for more than seven days, or if you are in critical condition
- › Access health-related travel planning information and receive assistance in replacing lost prescription medications or contact lenses while traveling

Additional services available.

SilverSneakers® Fitness Program

SilverSneakers offers physical activity, health education and social events designed just for Medicare-eligible members like you.

You'll have access to the following valuable services:

- › **Fitness:** Enjoy a basic membership at a participating SilverSneakers location. At most sites, you'll have amenities such as treadmills, weights, a heated pool and fitness classes that are included with your basic fitness membership.
- › **Fun:** Participate in SilverSneakers classes, which are designed exclusively for older adults who want to improve their strength, flexibility, balance and endurance.
- › **Friends:** Meet new friends while you exercise, socialize and enjoy health education seminars that promote a healthy lifestyle.
- › **Convenience:** Each SilverSneakers location has a Program AdvisorSM to assist you with enrolling and meeting your health goals. And one of the many benefits of belonging to SilverSneakers is that your membership travels when you do. That means you can use any of more than 11,000 locations across the nation that offer the SilverSneakers Fitness Program.

To find a participating location and learn more about the program, visit www.silversneakers.com.

Please consult with your physician before starting a physical activity program.



Member assistance program (MAP)

Some days you just need someone to talk to. Other times you may be looking for connections to people who can help you figure things out. Whether you are sweating the small stuff or facing a major life crisis, our MAP services can help. No problem is too small (or too big) for our trained, caring MAP staff.

Older adult care services

Do you have questions about the health care system? Do you want to ensure you remain independent? Your elder care consultant can be accessed through your MAP services, and experienced care managers can help you every step of the way.

Included free with your benefit:

- › Live chat with an experienced care manager to point you in the right direction
- › Phone access to a personally assigned care manager to answer your questions
- › 24/7 access to a leading, comprehensive online senior knowledge center
- › Webinars, articles and self-help tips

Here when you need us

When you call the MAP, we will talk with you about your issue and work with you to plan your next steps. If needed, you can arrange for several visits with a licensed counselor or care manager. If you have money or legal concerns, we can put you in touch with a financial advisor or a lawyer. If you would benefit from ongoing assistance, we will help connect you with a qualified resource near your work or home.

And if you would rather not talk about your issue, you can still get information through our website.

Since you never know when life will throw a challenge your way, your MAP is available 24 hours a day, seven days a week.



Dental

Below is an overview of the dental plans available. See what fits your lifestyle best and enroll today.

	Standard Package	Premium Package	Premium Plus Dental
	In or Out-of-Network	In or Out-of-Network	In or Out-of-Network
Annual Maximum (the maximum amount Anthem will pay per benefit year)	\$500 per member per benefit year	\$1,000 per member per benefit year	\$1,250 per member per benefit year
Annual Deductible (the amount you will pay before we begin to pay for certain covered services)	No deductible	\$50 per member per benefit year. The deductible does not apply to diagnostic and preventive services for in-network and out-of-network.	\$50 per member per benefit year. The deductible does not apply to diagnostic and preventive services for in-network and out-of-network.
Network	Dental Blue 100 Network	Dental Blue 100 Network	Dental Blue 100 Network
Diagnostic and Preventive Services (routine cleanings, exams and X-rays)	100% covered when using a participating dentist Limited to 2 routine cleanings (including periodontal maintenance), 2 exams and 1 set of bitewing X-rays per year Complete X-ray series once every 5 years	100% covered when using a participating dentist Limited to 2 routine cleanings (including periodontal maintenance), 2 exams and 1 set of bitewing X-rays per year Complete X-ray series once every 5 years	100% covered when using a participating dentist Limited to 2 routine cleanings (including periodontal maintenance), 2 exams and 1 set of bitewing X-rays per year Complete X-ray series once every 5 years
Minor Restorative Dental Services (fillings)	Not covered	Covered at 80% (this means you pay 20%) after a 6-month waiting period	Covered at 80% (this means you pay 20%) after a 6-month waiting period
Periodontal Services (scaling and root planing), Endodontics (root canals) and Oral Surgery (simple tooth extractions)	Not covered Not covered	Covered at 50% (this means you pay 50% of billed charges) after a 12-month waiting period Covered at 50% (this means you pay 50% of billed charges) after a 12-month waiting period	Covered at 50% (this means you pay 50% of billed charges) after a 12-month waiting period Covered at 50% (this means you pay 50% of billed charges) after a 12-month waiting period
Prosthodontics (crowns, dentures and bridges)	Not covered	Not covered	Covered at 50% (this means you pay 50% of billed charges) after a 12-month waiting period

Vision

The Blue View Vision network is a national network consisting of more than 50,000 independently contracted vision providers and provider locations including independent optometrists, ophthalmologists and national retail locations such as LensCrafters®, Target Optical®, Sears OpticalSM, JCPenney® Optical and Pearle Vision®. **For additional vision limitations and exclusions, please refer to your policy received upon enrollment. Discounts are subject to change without notice.**

	Standard Package		Premium
	In-Network Benefit	Out-of-Network Reimbursement Benefit	In-Network Benefit
<p>Vision Examination Covered up to a comprehensive level exam with dilation as necessary</p>	<p>\$20 copayment (This means you pay a \$20 copayment when you receive this service from an in-network provider. Allowed once every 12 months.)</p>	<p>You pay amount in excess of \$30. (This means Anthem will pay up to \$30 toward this service if you visit an out-of-network provider. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed up to \$30. Allowed once every 12 months.)</p>	<p>\$20 copayment (This means you pay a \$20 copayment when you receive this service from an in-network provider. Allowed once every 12 months.)</p>
<p>Eyeglass Frames Once every 24 months You may select an eyeglass frame and receive the allowance toward the purchase price.</p>	<p>You pay amount in excess of \$100. A 20% discount applies to the balance over the Policy allowance. (This means Anthem will pay \$100 toward your eyeglass frames, then you will also receive an additional 20% off any remaining balance.)</p>	<p>You pay amount in excess of \$45. (This means Anthem will pay up to \$45 toward your eyeglass frames. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)</p>	<p>You pay amount in excess of \$100. A 20% discount applies to the balance over the Policy allowance. (This means Anthem will pay \$100 toward your eyeglass frames, then you will also receive an additional 20% off any remaining balance.)</p>

Package	Premium Plus Package	
Out-of-Network Reimbursement Benefit	In-Network Benefit	Out-of-Network Reimbursement Benefit
<p>You pay amount in excess of \$30 (This means Anthem will pay up to \$30 toward this service if you visit an out-of-network provider. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed up to \$30. Allowed once every 12 months.)</p>	<p>\$10 copayment (This means you pay \$10 copayment when you receive this service from an in-network provider. Allowed once every 12 months.)</p>	<p>\$30 allowance (This means Anthem will pay up to \$30 toward this service if you visit an out-of-network provider. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed up to \$30. Allowed once every 12 months.)</p>
<p>You pay amount in excess of \$45. (This means Anthem will pay \$45 toward your eyeglass frames. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)</p>	<p>You pay amount in excess of \$130. A 20% discount applies to the balance over the Policy allowance. (This means Anthem will pay \$130 toward your eyeglass frames then you will also receive an additional 20% off any remaining balance.)</p>	<p>You pay amount in excess of \$45. (This means Anthem will pay up to \$45 toward your eyeglass frames. You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)</p>

Vision (continued)

	Standard Package		Premium
	In-Network Benefit	Out-of-Network Reimbursement Benefit	In-Network Benefit
Eyeglass Lenses (Standard) Once every 24 months you may receive 1 set of lenses.			
Standard plastic single vision lenses (1 pair)	\$20 copayment	Up to \$25 allowance	\$20 copayment
Standard plastic bifocal lenses (1 pair)	\$20 copayment	Up to \$40 allowance	\$20 copayment
Standard plastic trifocal lenses (1 pair)	\$20 copayment	Up to \$55 allowance (You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)	\$20 copayment
Contact Lenses You may choose to receive contact lenses instead of eyeglass lenses. You will receive an allowance toward the cost of a supply of contact lenses every 24 months. Your contact lenses allowance must be used at the time of initial service. No remaining allowance may be carried forward to subsequent materials in the same or the following calendar year.			
Elective Conventional Contact Lenses	\$80 allowance then 15% off the remaining balance	Up to \$60 allowance	\$80 allowance then 15% off the remaining balance
Elective Disposable Contact Lenses	\$80 (no additional discount)	Up to \$60 allowance	\$80 (no additional discount)
Non-Elective Contact Lenses	Covered in full	Up to \$210 allowance	Covered in full
Contact Lenses Fitting and Follow-up A contact lenses fitting and 2 follow-up visits are available to you once a comprehensive eye exam has been completed.			
Standard Contact Fitting*	Up to \$55	Not covered	Up to \$55
Premium Contact Fitting**	10% off retail price	Not covered	10% off retail price

*A standard contact lenses fitting includes spherical clear contact lenses for conventional wear and planned replacement. Examples include, but are not limited to, disposable and frequent replacement.

Package	Premium Plus Package	
Out-of-Network Reimbursement Benefit	In-Network Benefit	Out-of-Network Reimbursement Benefit
Up to \$25 allowance Up to \$40 allowance Up to \$55 allowance (You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)	\$10 copayment \$10 copayment \$10 copayment	Up to \$25 allowance Up to \$40 allowance Up to \$55 allowance (You will need to pay the full costs at the time of your visit and submit a claim to be reimbursed.)
Up to \$60 allowance Up to \$60 allowance Up to \$210 allowance	\$80 allowance then 15% off the remaining balance \$80 allowance (no additional discount) Covered in full	Up to \$60 allowance Up to \$60 allowance Up to \$210 allowance
Not covered Not covered	Member cost up to \$55 10% off retail price	Not covered Not covered

** A premium contact lenses fitting includes all lens designs, materials and specialty fittings other than standard contact lenses. Examples include, but are not limited to, toric and multifocal.

Anthem Extras Packages additional programs

	Standard Package	Premium Package	Premium Plus Package
Travel assistance	Not available	Not available	If you have an emergency medical situation while traveling, Travel Assistance can help you as described on page 5.
SilverSneakers	Not available	No copayment Includes fitness membership	No copayment Includes fitness membership
MAP Services	Not available	Includes emotional and behavioral health consultations; financial and legal consultations; and older adult care support resources as described on page 6.	Includes emotional and behavioral health consultations; financial and legal consultations; and older adult care support resources as described on page 6.
Your Monthly Cost	Standard Package \$20	Premium Package \$41	Premium Plus Package \$52 Premium Plus Dental \$37

Other important information about Anthem Extras Packages and Premium Plus Dental plan

Eligibility and enrollment

- To be eligible for enrollment, you must be 65 years of age or older.
- Please note these plans are not available for purchase by individuals enrolled or enrolling in Medicare Advantage plans.

Date coverage begins

The effective date of your coverage will be printed on your member ID card.

How to enroll

- Complete and sign the attached application.
- Send the completed application, along with your first payment, to your agent or:
Anthem Blue Cross and Blue Shield
P.O. Box 5028
Denver, CO 80217-5028

Dental limitations and exclusions

▶ Standard Package

This is a partial list of plan limitations and exclusions. Please see the Individual Dental Policy for a complete list.

Limitations

Oral evaluations:	Limited to 2 times per year
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Adult prophylaxis or periodontal maintenance:	Limited to 2 times per year In addition, a third cleaning or periodontal maintenance cleaning is applicable to diabetic members who enroll in our clinical integration program.
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Bitewing X-rays:	Limited to 1 set (up to 4 films) once per year
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Exclusions

- Charges for tobacco counseling, oral hygiene instruction, dietary planning, or behavior management
- All hospital costs and any additional fees charged by the dentist for hospital treatment
- Professional visits for house/extended care facility, office visits after regularly scheduled hours, and case presentations
- Charges for missed or cancelled appointments
- Services or supplies not specifically listed in the covered services section of the Individual Dental Policy

► **Premium, Premium Plus Package and Premium Plus Dental**

This is a partial list of plan limitations and exclusions. Please see the Individual Dental Policy for a complete list.

Limitations

Oral evaluations:	Limited to 2 times per year
Adult prophylaxis:	Limited to 2 times per year singly or in combination with periodontal maintenance procedure. In addition, a third cleaning or periodontal maintenance cleaning is applicable to diabetic members who enroll in our clinical integration program.
Full-mouth X-rays (complete series) or panoramic film:	Limited to 1 time every 5 years
Bitewing X-rays:	Limited to 1 series (up to 4 films) of bitewings once per calendar year
Amalgam and composite restorations:	Limited to once per tooth surface every 36 months. Benefits for composite resin restorations on posterior permanent teeth and primary teeth will be based on the Maximum Allowed Amount for the corresponding amalgam restoration.

Periodontal scaling:	Limited to once per quadrant every 24 months
Periodontal surgery:	Limited to 1 service per quadrant in any 3 years
Oral Surgery: Basic and surgical extractions. Root canal therapy and retreatment (permanent teeth):	Limited to 1 time per tooth/root per lifetime

Exclusions

- Replacement of existing fillings for any purpose other than restoring tooth structure
- General anesthesia, intravenous sedation

The following is not covered for the Anthem Extras Premium Package but is covered in the Premium Plus Package and Premium Plus Dental plan:

- Services for prosthodontics, for example, crowns. Prosthodontics is the branch of dentistry dealing with the construction of artificial appliances for the mouth, especially for the purpose of replacing missing teeth with bridges and dentures

► Premium Plus Package and Premium Plus Dental

This is a partial list of plan limitations and exclusions. Please see the Individual Dental Policy for a complete list.

Limitations

Permanent crowns and/or onlays:	Limited to 1 time per 7-year period per tooth
Tissue conditioning:	Limited to 2 times per arch in any 12-month period
Relines:	Limited to once per year for chairside reline and once in 3-5 years for laboratory reline
Removable prosthetic services (dentures and partials):	Limited to once per 7-year period
Denture adjustments:	Limited to 1 time per year
Fixed prosthetic services (bridge):	Limited to 1 time per 7-year period

Exclusions

- Replacement of an existing fixed or removable prosthesis for which benefits were paid if replacement occurs within seven years of the original placement
- Replacement of crowns, onlays and laboratory-fabricated restorations if replacement occurs within seven years of the original placement. Benefits will not be provided for a pontic or an abutment if a fixed or removable partial, crown, or onlay was placed on the affected tooth/teeth in the last seven years.
- Lost or stolen dentures or appliances. Replacement of existing full or partial dentures or appliances which have been lost or stolen
- Charges for any duplicate prosthetic device or appliance, or for a “spare” set of dentures or any other duplicate appliance
- Denture adjustments, repairs and reline are not covered for a period of six months from initial placement if the denture(s) were paid for under this Policy
- Temporary and interim prosthetics (temporary crowns, bridges, partials, dentures, etc.). Temporary services are considered an integral part of the final services rather than a separate service, and are therefore not eligible for benefits
- Teeth lost prior to coverage under this Policy are not eligible for prosthetic replacement unless the prosthetic replacement replaces one or more eligible natural teeth lost during the term of this coverage


Providing one source for your benefits

With Anthem you get affordable coverage from one convenient, trusted source. Our products help address your overall health – from head to toe – and we do it with service and savings you will appreciate.

Enroll in one of our Anthem Extras Packages or Premium Plus Dental today. If you have any questions about Anthem Extras Packages or Premium Plus Dental or need more information, call us toll free at:

1-877-831-3000

TTY: 1-800-241-6894



The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

This brochure is intended to be a brief summary of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Policy; the Policy has exclusions, limitations and terms under which the Policy may be continued in force or discontinued. For costs and complete details of the coverage, call **1-877-831-3000** or write Anthem Blue Cross and Blue Shield, P.O. Box 5028, Denver, CO 80217-5028. In the event of a conflict between the Policy and this description, the terms of the Policy will prevail. Anthem Blue Cross and Blue Shield is not connected with or endorsed by the U.S. Government or the federal Medicare program.

The International Emergency Dental Program is administered by DeCare Dental. DeCare Dental is an independent company offering dental administrative services to Anthem Blue Cross and Blue Shield plans.

Travel Assistance is provided by HTH Worldwide, and The SilverSneakers Fitness Program is provided by Healthways, Inc. Both HTH Worldwide and Healthways, Inc. are independent companies not affiliated with Anthem Blue Cross and Blue Shield, and the services provided are not part of the insurance coverage provided by Anthem Blue Cross and Blue Shield.



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