New Individual Dental plans for stand-alone sales are now available
October 22, 2013

We are pleased to announce that we have new 2014 Anthem Dental plans for individuals and families available for stand-alone sales, for effective dates of January 1, 2014 and later.

New Anthem Dental Plans for Families
Our new 2014 Anthem Dental plans for families can help consumers meet the pediatric dental Essential Health Benefit (EHB) requirements set forth by the Affordable Care Act (ACA, health care reform law). Pediatric dental essential health benefits provide important coverage for children up to age 19, including preventive care, fillings and more extensive services like medically necessary orthodontia.

Here are some other advantages of having one of these stand-alone Anthem Dental plans:

- Members will not be charged additional premium for more than three children
- For children, families will not be charged more than two times the out-of-pocket limit, regardless of how many children are in the family. Adult benefits have a separate out-of-pocket limit.
- Cosmetic orthodontic benefits are available for pediatric members when pairing Dental Adult Enhanced with Dental Pediatric Enhanced. There's a 50% coinsurance, a 12-month waiting period, and a lifetime limit of $1,000 for this benefit.

Anthem Dental Pediatric EHB Plans
Pediatric Dental Low and High for Individual business are available as a stand-alone product on any exchange where Anthem participates. Pediatric Dental High is also be available stand-alone off-exchange in all states where we sell. Pediatric Dental Low is available stand-alone off-exchange only in Wisconsin and Connecticut. In all other states, Pediatric Dental Low cannot be sold off-exchange without a medical plan.

NOTE: These plans are not shown in off-exchange stand-alone brochures or rate lists, because they have just recently become available.

Important Points to Remember
These new plans are offered in addition to our existing dental portfolio. New brochures covering our Individual specialty portfolio are available to order via the customary process. Read our article about
the new Individual dental plans for stand-alone sales.

All enrollments for stand-alone Anthem Dental Adult and Family plans need to be submitted on paper applications until further notice.

Commissions for all Individual dental plans will be 10% of paid premium for new and renewing business. More details about commissions will be communicated separately.

If you have questions, or for more information, please contact your sales representative.

This article applies to:

- Wisconsin, Virginia, Ohio, Nevada, New Hampshire, Missouri, Maine, Kentucky, Indiana, Connecticut, and Colorado
- Individual (under 65)