

# 2019 Anthem Dental Plan

## Scenarios and Frequently Asked Questions

### Enrollment Scenarios

#### Scenario 1

John needs medical for his entire family but his child is only 1 year old and doesn't need dental. John can now elect family medical and employee + spouse dental and not have to pay extra premiums for dental on his child.

#### Scenario 2

Janet's spouse has medical through his/her own employer but her spouse does not have a dental plan. Now she can elect employee only medical and employee + spouse for dental coverage.

#### Scenario 3

Michael has medical coverage through his spouse's employer but he would like to be on the Purdue dental plan. Now Michael can opt out of the Purdue medical plan but still choose one of the dental plans.

### Frequently Asked Questions

#### **Why did Purdue decide to change from Delta Dental to Anthem Dental for 2017?**

Purdue first decided to pay for preventive dental for faculty and staff in the fall of 2015 for the 2016 plan year. There was not time to shop for dental plans in order to offer the plan for 2016, so the current dental partner, Delta Dental, was used.

For the 2017 plan year, the full dental plan was reviewed, and it was determined that a move of the plans to Anthem would save money for both employees and the university, while maintaining the same plan structure.

#### **Aside from reduced premiums for employees and for the university, what changes will occur with the move to Anthem?**

Panoramic X-rays will be added as a preventive benefit, once every five years, and new dental cards from Anthem will be provided. The network is the biggest change to the plans as we move to Anthem's "Dental Complete" network. With any move that involves preferred provider networks, there is bound to be some level of disruption.

In this case, there are a number of dentists who have participated in the past through Delta Dental, but are not currently participating in the "Dental Complete" network. However, Anthem is actively recruiting for additional dentists to serve our population and they know, generally, what dentists need to be recruited. Given the volume of business Purdue faculty and staff bring, we fully expect many of these dentists to join the network by early 2017.

**How do I know if my dentist is in the network?**

To check to see if a dentist is already participating in the Anthem network, use Anthem's detailed "How to Find a Dentist Online" guide. In Step 3, employees will need to "Search as a Guest" since the Anthem dental account is not effective until Jan. 1. You may also view the most current statewide Indiana directory of participating dentists. You may also view the [most current statewide Indiana directory of participating dentists](#).

**How can I help encourage my dentist to join the Anthem "Dental Complete" network?**

If your dentist is not currently participating, you can nominate him or her to Anthem, and an Anthem representative will reach out to the provider. To nominate a provider, complete the [Provider Nomination Form](#), then email or fax the form to Anthem as directed on the form.

**How will I know if my dentist joins the network?**

Purdue will be receiving updates every two weeks from Anthem regarding dentists who are seeking to join the network. It takes some time (usually 45-60 days) for a provider to get through the full credentialing process and become a network provider. On the benefits website, we will keep updated information about the recruiting efforts so you can watch for your provider.

**Will the preventive dental plan that Purdue provides continue to be provided automatically to whoever I enroll on a medical plan?**

No. For 2017, the dental plan has been separated from the medical plan. This means you will make an enrollment choice for what medical plan you want and who you want covered, then you will make a totally separate choice for what dental plan you want and who you want covered for dental. This is different than last year, but allows some flexibility that was not available last year.

**So, what dental plan choices will I have?**

There are four choices related to dental for 2017. You can enroll in Preventive Dental only, Option 1 – Point of Service plan, Option 2-Standard plan or you can opt out of all dental coverage. But remember, you must enroll in a plan or you will have no coverage for 2017, not even the preventive.

**Is Purdue still going to provide the preventive dental coverage at no cost to me and my eligible dependents?**

Yes, as long as you enroll in a dental plan (Preventive Only, Option 1, or Option 2), Purdue will continue to provide preventive dental at no cost to you and your dental-covered dependents..

**Who is eligible to be covered on my dental plan?**

You can cover yourself and any eligible dependents on your dental plan. The eligibility for the dental plan is the same as for the medical plan, so you can cover your spouse if you choose along with dependent children up to age 26.

**If I enroll in a Purdue medical plan and do not elect the additional dental buy-up plans, will I still receive the preventive dental benefit coverage?**

NO, you must make an active election for dental this year. This is a change from last year.

**Will my dependents receive Anthem ID cards?**

Dependents will not receive personalized cards, however the employee card will indicate on it that there are dependents covered on the plan. Claims will be filed under the employee's information.

**How do I file a claim for an out-of-network dentist?**

Most out of network dentists will file the claims for their patients. However, you can file a claim with directly with Anthem if necessary.

**Will the preventive coverage apply to the dental benefit maximum of \$1,000?**

Yes, any payment for covered services, including preventive, applies to the annual maximum for all plans.

**Are periodontal services covered under the preventive benefit?**

No, periodontal services are not covered under the Preventive Plan. This includes periodontal maintenance cleanings. Only routine cleanings are covered under the Preventive Plan.

**Where can I find more information on the dental plans?**

More information about the dental plans and rates can be found on the [Benefits website](#).