

SMALL GROUP



**NEW FOR 2020**

# Enhanced Embedded Dental & Vision Plans

Helping employers improve outcomes and lower costs.

Dental and vision care are vital “windows” to overall health. Our enhanced products can help create good habits and identify conditions early on—to help improve outcomes and lower costs.

Now, our enhanced embedded dental and vision products apply not only to pediatric care—but adult care, too. Because they’re embedded in our medical benefit plans, employers get the convenience of one rate for medical, dental and vision. That adds up to more comprehensive care at a more affordable price.

**Get all the details** about our newly designed enhanced embedded dental and vision plans from your Empire representative.

## Enhanced Embedded Dental & Vision Plan Summary

DENTAL	ADULT (over age 19)	In-Network	Out-of-Network	PEDIATRIC (under age 19)	In-Network	Out-of-Network
	<b>Diagnostic &amp; Preventive</b>		100%	100%	<b>Diagnostic &amp; Preventive</b>	100%
<b>Basic</b>		80%	80%	<b>Routine dental care</b>	100%	100%
<b>Major</b>		50%	50%	<b>Major</b>	50%	50%
<b>Orthodontia</b>		<b>Not covered</b>	<b>Not covered</b>	<b>Medically necessary orthodontia</b>	50%	50%
<b>Deductible</b> (Basic and Major Services only)		\$50 per person	\$50 per person	<b>Deductible</b> (Major Services only)	\$50 per person	\$50 per person
<b>Annual Max</b>		<b>\$1,000</b>			—	
<b>Out-of-Network fee schedule</b>		Maximum allowable charge		<b>Out-of-Network fee schedule</b>	Maximum allowable charge	
<b>Network Name</b>		<b>Dental Complete</b>		<b>Network Name</b>	<b>Dental Complete</b>	

NOTE: Coverage levels are subject to \$1,000 annual coverage maximum.

VISION	ADULT (over age 19)	PEDIATRIC (under age 19)
	<b>Copay for eye exam/eyeglass lenses</b>	\$20
<b>Frame allowance</b>	\$100	\$0 (with Anthem formulary)
<b>Contact Lens allowance</b>	\$80	\$0 (with Anthem formulary)
<b>Eye exam (frequency)</b>	12 months	12 months
<b>Eyeglass Lenses (frequency)</b>	12 months	12 months
<b>Frames (frequency)</b>	12 months	12 months
<b>Contact Lenses (frequency)</b>	12 months	12 months

Benefits listed reflect in-network benefits.

**Bundling coverage—for convenience, comprehensive care and lower costs.**

**IT'S THE NEW ERA OF EMPIRE.**