

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
	Diagnostic & Preventive		100%	100%	Diagnostic & Preventive	100%
Basic		80%	80%	Routine dental care	100%	100%
Major		50%	50%	Major	50%	50%
Orthodontia		Not covered	Not covered	Medically necessary orthodontia	50%	50%
Deductible (Basic and Major Services only)	\$50 per person	\$50 per person	\$50 per person	Deductible (Major Services only)	\$50 per person	\$50 per person
Annual Max	\$1,000				—	
Out-of-Network fee schedule	Maximum allowable charge			Out-of-Network fee schedule	Maximum allowable charge	
Network Name	Dental Complete			Network Name	Dental Complete	

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

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