



# 2019 Standalone Dental and Vision Plans for Adults Age 19 and Older





# Adult dental and vision plans

Pediatric dental and vision coverage, up to age 19, is included in all Independence Blue Cross health plans. For adults 19 and older, standalone vision and dental plans are available throughout the year with or without enrollment in a medical plan.

## Expect more from your adult dental plan

Independence Blue Cross offers two adult dental plans: Adult Dental Preferred and Adult Dental Premier. Here's what you can expect from both plans:



**Expect a network that goes the distance.** You get easy access to the national Concordia Advantage network, with more than 63,000 dentists and 246,000 points of access across the country.



### **TWO OUT OF THREE DENTISTS**

in the Independence service area are part of the Concordia Advantage network



**Expect discounts above the national average.** Maximize your savings when you use a participating dentist — up to \$937 on dental services!

	<u>OUR DENTAL PLANS</u>	<u>NATIONAL AVERAGE</u>
	<b>DISCOUNTS OF MORE THAN 54%</b>	<b>ABOUT 46%</b>



**Expect flexibility and convenience.** You have the option to see any dentist without a referral.



**Expect 100% coverage for preventive care.** Routine exams, cleanings, and X-rays are fully covered — pay \$0 at the time of your visit.<sup>1</sup>



**Expect immediate access to certain services.** There's no waiting period for preventive care and certain basic services like fillings and extractions.



**Expect hassle-free service.**  
First-call resolution: 96%  
Claims paid within 30 days: 99%

<sup>1</sup> With an in-network provider.

Independence dental plans are administered by United Concordia Companies, Inc., an independent company.

## Choose your adult dental plan

**Adult Dental Preferred** is the plan for you if you're looking for adult dental that covers preventive services (like exams and cleanings) and basic services (like filling and root canals).

**Adult Dental Premier** is the plan for you if you're looking to stretch your benefit dollars further and get the added protection of lower out-of-pocket costs and coverage for major services, such as crowns and dentures.

	Adult Dental Preferred	Adult Dental Premier <sup>1</sup>
One-time annual deductible	\$50 individual; \$150 family	\$50 individual; \$150 family
Annual maximum benefit	\$1,000 per covered member	\$1,000 per covered member
<b>Start using these services right away</b>		
Exams	Covered at 100%, no deductible, no waiting period 1 per 12 months	Covered at 100%, no deductible, no waiting period 1 per 6 months
Cleanings	Covered at 100%, no deductible, no waiting period 1 per 12 months	Covered at 100%, no deductible, no waiting period 1 per 6 months
Bitewing X-rays	Covered at 100%, no deductible, no waiting period 1 set per 24 months, ages 19 – 29; 1 set per 3 years, ages 30 and older	Covered at 100%, no deductible, no waiting period 1 set per 18 months
Full mouth X-rays	Covered at 100%, no deductible, no waiting period 1 per lifetime (new patients only)	Covered at 100%, no deductible, no waiting period 1 per 5 years
Fillings, extractions	50% after deductible No waiting period	20% after deductible No waiting period
<b>You'll get additional benefits after 12 months</b>		
Root canals, periodontics, oral surgery	50% after deductible 12 month waiting period for new members	20% after deductible 12 month waiting period for new members
Crown and denture repair	50% after deductible 12 month waiting period for new members	20% after deductible 12 month waiting period for new members
Crowns and dentures	Not covered N/A	50% after deductible 12 month waiting period for new members

## Adult dental plans — Monthly premiums per member

Age	Adult Dental Preferred	Adult Dental Premier
19–25	\$17.55	\$31.42
26–39	\$18.65	\$33.38
40–49	\$21.94	\$39.27
50–63	\$25.78	\$46.14
64+	\$26.33	\$47.12



### International health insurance

- Single trip, multi-trip, and expat plans available
- Access to over 151,000 qualified providers worldwide who accept direct settlement, so you don't have to pay upfront and submit a claim
- Comprehensive coverage for hospitalizations, doctor visits, and prescriptions
- Coverage for medical evacuations, typically not covered by domestic medical plans
- 24/7/365 assistance for scheduling appointments and managing care

Visit [ibx.com/global](http://ibx.com/global) or call 1-855-481-6647 (TTY: 711) for more information and an instant quote.

<sup>1</sup> With the Adult Dental Premier plan, the amount that the plan pays for these services is not deducted from the annual benefit maximum.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

## Expect more from your adult vision plan



**Expect a network that goes the distance.** You get easy access to the national Davis Vision network, with more than 72,000 points of access across the country, including Visionworks stores and other retailers.

**72,000 VISION ACCESS POINTS**  
are part of the Davis Vision network



**Routine annual eye exams covered.** You are fully covered for a routine annual eye exam with a participating provider at the time of your visit.



**Expect \$0 and low-cost options for frames and lenses.** Choose from over 222 frames in the Davis Vision Exclusive Collection or use an allowance to choose frames or contact lenses from participating retailers nationwide, including Visionworks.



**With the Vision Care 180 plan, you get an extra \$50 frame allowance (up to \$180) at Visionworks and deeper discounts on lens options**



**Expect hassle-free service.** Enjoy discounts on other services, such as laser vision correction and name-brand hearing aid technology from EPIC Hearing.



### Next step: Apply!

There are several ways to enroll in Independence Blue Cross adult dental and vision plans:

- Visit [ibx4you.com/dentalvision](http://ibx4you.com/dentalvision)
- Call your broker or speak with one of our licensed sales agents at **1-844-762-2140 (TTY: 711)**.
- Complete the application in your enrollment kit and return it in the postage-paid envelope provided. Separate applications and payments are required for dental and vision plans.
- Stop by Independence LIVE on the 2nd floor of 1919 Market Street in Philadelphia for help from a licensed sales agent, Monday through Friday, 8 a.m. – 5 p.m.

Independence vision plans are administered by Davis Vision, an independent company.

An affiliate of Independence Blue Cross has a financial interest in Visionworks.

EPIC Hearing products and services are made available through your coverage with Davis Vision. EPIC Hearing is not affiliated with Independence Blue Cross, and does not provide Blue Cross or Blue Shield products or services. EPIC and/or Davis Vision are responsible for these products and services.

There is a 30-day waiting period for all new vision plan contracts with original effective dates of January 1, 2019, and later.

## Choose an adult vision plan

	Vision Care 100	Vision Care 180
<b>In-network benefits</b>	<b>You pay</b>	<b>You pay</b>
Frequency (exam and hardware)	Once every calendar year	Once every calendar year
Copays for exam and lenses	\$0	\$0
<b>Frame</b>		
Davis Vision Exclusive Frame Collection (instead of allowance):		
• Fashion selection	\$0 copay	\$0 copay
• Designer selection	\$15 copay	\$0 copay
• Premier selection	\$40 copay	\$25 copay
Non-collection frame allowance	Up to \$100, 20% discount on average <sup>1</sup>	Up to \$130, or up to \$180 <sup>2</sup> at Visionworks, 20% discount on average <sup>1</sup>
<b>Lens options</b>	<b>You pay</b>	<b>You pay</b>
Clear plastic single-vision, lined bifocal, trifocal, or lenticular lenses (any Rx)	\$0	\$0
Tinting of plastic lenses	\$15	\$0
Scratch-resistant coating	\$0	\$0
Polycarbonate lenses	\$35	\$30
Ultraviolet coating	\$0	\$0
Anti-reflective (AR) coating	\$40/\$55/\$69	\$35/\$48/\$60
Progressive lenses	\$65/\$105/\$140	\$50/\$90/\$140
High-index lenses	\$60	\$55
Transition lenses (Plastic photosensitive)	\$70	\$65
Polarized lenses	\$75	\$75
<b>Contact lens benefit (instead of eyeglasses)</b>	<b>Benefit</b>	<b>Benefit</b>
Davis Vision Contact Lens Collection (instead of allowance)		
• Disposable	4 boxes/multi-packs	4 boxes/multi-packs
• Planned replacement	2 boxes/multi-boxes	2 boxes/multi-packs
• Evaluation, fitting, and follow-up care	Included	Included
Non-collection contact lenses: Materials allowance	Up to \$100, plus 15% discount on average <sup>1</sup>	Up to \$130, plus 15% discount on average <sup>1</sup>
Medically necessary contact lenses (with prior approval): Materials, evaluation, fitting, and follow-up care	Included	Included
<b>Out of network</b>	<b>Reimbursable amount (Up to)</b>	<b>Reimbursable amount (Up to)</b>
Eye examination	\$40	\$40
Frame	\$50	\$50
Lenses: single/bifocal/trifocal/lenticular	\$40/\$60/\$80/\$100	\$40/\$60/\$80/\$100
Elective contact lenses	\$80	\$105
Medically necessary contact lenses	\$225	\$225

## Adult vision plans — Monthly premiums

Family tier	Vision Care 100	Vision Care 180
Individual	\$13.21	\$14.17
Individual + one dependent	\$26.41	\$28.33
Individual + two or more dependents	\$39.62	\$42.50

<sup>1</sup> Discount not available at Walmart, Sam's Club, and Costco.

<sup>2</sup> Enhanced frame allowance available at all Visionworks locations nationwide.

## Language Assistance Services

**Spanish:** ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

**Chinese:** 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

**Portuguese:** ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

**Russian:** ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

**Italian:** ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

**Pennsylvania Dutch:** BASS UFF: Wann du Pennsylvania Deutsch schwetzsch, kannscht du Hilf griege in dei eegni Schprouch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

**Japanese:** 備考: 母国語が日本語の方は、言語アシスタンスサービス(無料)をご利用いただけます。1-800-275-2583へお電話ください。

### Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

**Navajo:** Díí baa akó nínizín: Díí saad bee yáníłtí'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódííłnih kojí' 1-800-275-2583.

### Urdu:

توجہ درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

### Mon-Khmer, Cambodian:

សូមមេត្តាចាប់អារម្មណ៍: ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

## Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: [civilrightscordinator@1901market.com](mailto:civilrightscordinator@1901market.com). If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

