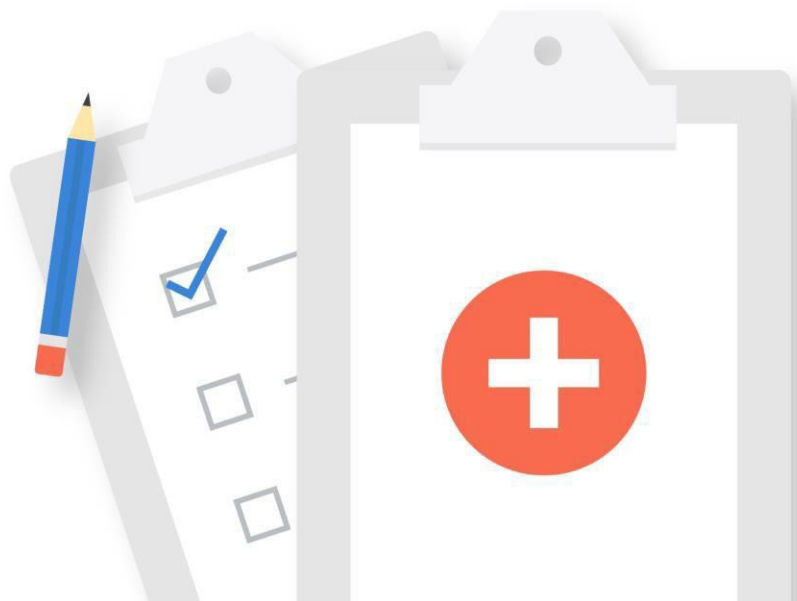


# NEW BENEFITS: Delta Dental & Anthem Vision

Plan Year: 1/1/2021 – 12/31/2021



**IBEW LOCAL 212**  
Cincinnati, Ohio



# Dental Insurance – Delta Dental

| Type of Service     | In-Network Benefit  | Out-of-Network Benefit  |
|---------------------|---|---|
| Preventive Services | Exams, Cleanings, X-rays – Covered at 100%                                    | Exams, Cleanings, X-rays – Covered at 100%**                                    |
| Deductible          | \$50 per family member up to \$150 max  | \$50 per family member up to \$150 max  |
| Basic Services      | Fillings, root canals, simple extractions - Covered at 60% (after deductible) | Fillings, root canals, simple extractions - Covered at 60% (after deductible)** |
| Major Services      | Oral surgery, crowns, bridges – Covered at 50% (after deductible)             | Oral surgery, crowns, bridges – Covered at 50% (after deductible)**             |
| Maximum Benefit     | \$750 per person  | \$750 per person**  |

- \*\*When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.**
- Preventive cleanings & exams – 2 visits per year covered at 100%, NO OUT-OF-POCKET COST FOR PARTICIPANTS
  - Participants can receive up to 2 preventive visits per year. Could qualify for more with certain medical conditions – diabetes, pregnancy etc.
- ALL SERVICES Pay out up to a maximum of \$750 annually for any participant. The remaining balance will be participant's responsibility
  - NOTE: Preventive services apply towards the annual maximum of \$750**
- Network: Dual network – Premier & PPO – Benefits pay the same In or Out of network
  - Premier Network – Overarching larger network, smaller discounts for participant
  - PPO Network – Smaller preferred network within the Premier Network. Delta Dental analyzes & determines certain providers to have higher quality services at a lower cost
    - Deeper participant discounts by utilizing a provider in the PPO Network
  - Out-of-Network: if a participant goes out of network – the benefit remains the same, but there is a chance that participants are balance billed.**
    - IF there is a balance bill - Delta Dental reimburses participants directly, participants then pay providers back
  - Participants also have access to Delta Dental network nationwide if you need service outside of Ohio
- Questions? Call [Delta Dental](tel:800-524-0149) at 800-524-0149

# Find a Delta Dental Participating Dentist

Your Delta Dental plan allows you to visit any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks-Delta Dental PPO<sup>SM</sup> and Delta Dental Premier®. You can save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. If you visit a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in Delta Dental Premier.

To find a participating dentist in your area, follow the simple steps below.

## » Step 1

Visit [www.deltadentaloh.com](http://www.deltadentaloh.com).  
Click one of the **Find a Dentist** links.  
  
You may also go directly to  
[www.deltadentaloh.com/findadentist](http://www.deltadentaloh.com/findadentist).

**1** 0 DENT/DENTAL

Using Your Benefits Our Plans Life/Smile Wellness Giving Back Help

Take Control of Your Benefits

Access the Toolkit

**2** Find a Dentist

Not sure which program you're enrolled in? Need to find out if your dentist is in-network? To access your benefit information 24/7, sign in to the [Consumer Toolkit](#). If you're planning to travel abroad, check out our [PassPORT Dental](#) program.

Choose a plan below to find a participating provider near you.

**Delta Dental PPO and Delta Dental Premier**  
Use this link if you have a Delta Dental PPO<sup>SM</sup> or Delta Dental Premier® plan.

**DeltaCare USA**  
Use this link to find a dentist who participates in the national DeltaCare USA network.

**Delta Dental EPO**  
Use this link to find a dentist who participates in our closed-panel Delta Dental EPO network.

Search

OVER

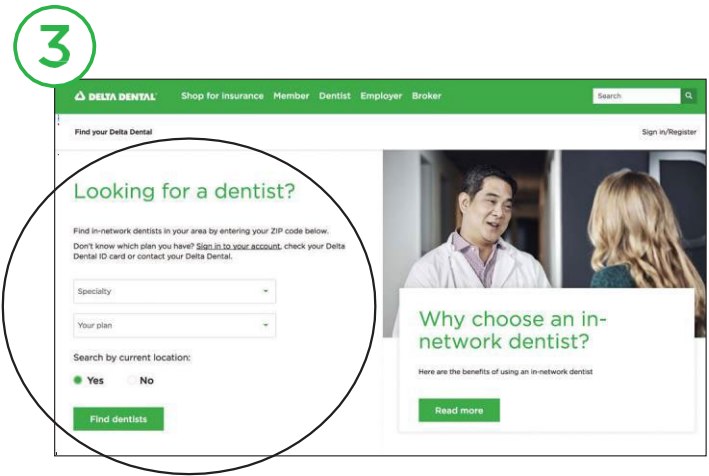
## » Step 2

Select **Delta Dental PPO** and **Delta Dental Premier**.

### » Step 3

The **Specialty** menu defaults to any dentist. If you want to search for a specific specialty, select the specialty from the drop-down menu. Then, select the **Your plan** menu and choose the appropriate network option for you.

- **Delta Dental PPO**—all providers who participate in Delta Dental PPO.
- **Delta Dental Premier**—all providers who participate in Delta Dental Premier.
- **Delta Dental PPO plus Premier**—all providers who participate in both Delta Dental PPO and Delta Dental Premier.



The search will display results that fit your criteria, and whether or not those providers also participate in other networks.

Next, select **Yes** to search by current location or **No** to search by address or ZIP code. *Choosing “Yes” may require you to change a location setting or you may need to go back and select “No” and manually enter your physical address if you receive an error message.*

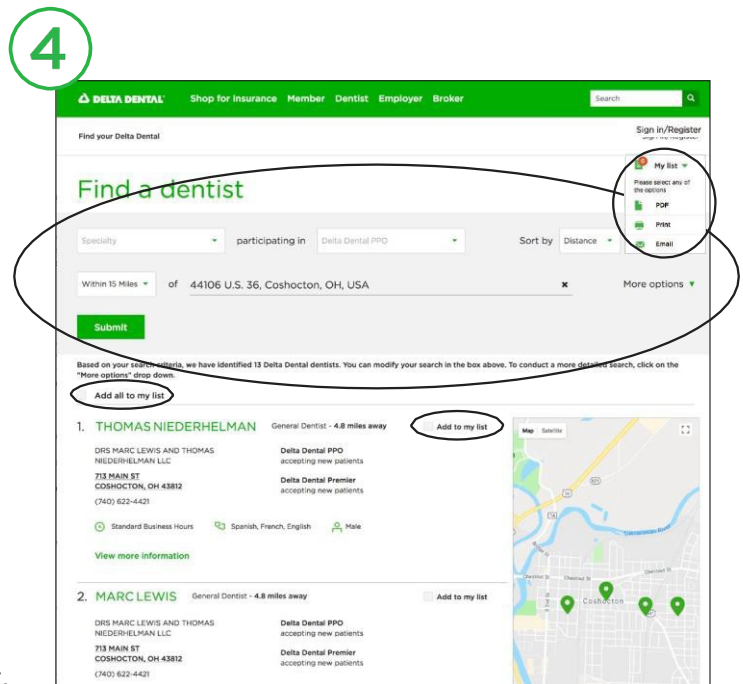
Select **Find dentists** to begin search.

### » Step 4

Your results will be displayed. You can change your original search criteria for specialty, network, and address at the top of the page or sort your results by distance and number of results. By selecting **More options** you will see additional search criteria such as extended hours, accepting new patients, languages spoken and gender. You can also search for a specific dentist by name or office name. Once you have selected all of your search criteria, select the green **Submit** box to get your search results.

In addition to viewing your search results online, you can print or email your results, or view your results as a PDF under **My list**. To add dentists to your list, select the **Add to my list** or **Add all to my list** checkboxes.

Once you have added results to your list, select the down arrow to save as a PDF, print or email your list.



## ? Unsure of your plan type or looking for additional information?

Register or log in to the Consumer Toolkit®, Delta Dental's secure online tool for access to eligibility information, current benefits information, claims information and more.

Learn more at [www.deltadentaloh.com/consumertoolkit](http://www.deltadentaloh.com/consumertoolkit).





## Frequently Asked Questions

### **I've never used my plan before. How does it work?**

We'd love to help you learn about your benefit options and help you find a participating dentist. You can register online for our Consumer Toolkit, which provides 24/7 benefit information, and use our website's online dental search tool to find an in-network provider near you. If you need more assistance, you can reach our customer service team at 800-524-0149.

### **What is my participant ID number?**

Your participant ID is either your Social Security number or a randomly assigned alternate ID number.

### **I didn't receive an Explanation of Benefits (EOB) for a recent dental office visit. How can I view/print my EOB statements?**

Delta Dental doesn't mail EOB statements for services covered at 100 percent. However, you can view these anytime in your Consumer Toolkit account. There, you can also view claim information for any previous services, and click on the procedure codes for a detailed definition. To print EOB statements, click on the printer icon on your browser toolbar or select File, then Print.

### **My current dentist is not a participating Delta Dental provider. Will Delta Dental pay anything on my claim?**

Delta Dental has a growing list of participating providers, and when you stay in-network, it may help reduce your out-of-pocket expenses. However, if you choose to see a nonparticipating dentist, you will still be eligible for partial reimbursement, but you are responsible for paying your coinsurance plus any additional costs up to the dentist's charge.

### **How do I submit a claim for reimbursement?**

Participating dentists submit claims for you. If you visit a nonparticipating dentist, you may need to file your own claims. Printable claim forms are available on our website to download. Either you or your dentist may complete the form and attach a copy of your bill. Completed forms should be mailed to Delta Dental, PO Box 9085, Farmington Hills, MI 48333-9085.

### **Who do I contact if I have a question?**

You can reach our customer service team at 800-524-0149 Monday through Friday, 8:30 a.m. to 8 p.m.

[www.deltadentaloh.com](http://www.deltadentaloh.com)









# Stay in network and save

As a Delta Dental PPO<sup>SM</sup> (Point-of-Service) member, you may see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

|  |   |
|--|---|
| <b>Delta Dental PPO dentists</b>                 | <ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 270,700 office locations nationwide*</li> <li>Dentists file claims for member</li> </ul> |
| <b>Delta Dental Premier<sup>®</sup> dentists</b> | <ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Significant network discounts with the most office locations nationwide—340,300*</li> <li>Dentists file claims for member</li> </ul>       |
| <b>Out-of-network dentists</b>                   | <ul style="list-style-type: none"> <li>Balance billing</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>  |

## How it works:

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.

| Example savings for a crown by network |  Submitted charge |  Maximum allowed fee |  Percentage paid by Delta Dental |  Amount Delta Dental pays |  Amount dentist can balance bill |  Total amount you pay |  Total network savings |
|--|--|---|---|---|---|--|---|
| Delta Dental PPO                       | \$950  | \$675   | 50%   | \$337.50  | \$0   | \$337.50   | \$275                  |
| Delta Dental Premier                   | \$950  | \$898   | 50%   | \$449   | \$0   | \$449  | \$52  |
| Out-of-network                         | \$950  | \$744   | 50%   | \$372   | \$206   | \$578  | \$0   |

**Delta Dental PPO dentists**  
Delta Dental PPO dentists have agreed to charge \$675 for the \$950 service, a savings of \$275. Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$337.50 and you'll pay \$337.50.

**Delta Dental Premier dentists**  
Delta Dental Premier dentists have agreed to charge \$898—a savings of \$52 compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$898. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$898, paying \$449. With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee.

**Out-of-network dentists**  
Out-of-network dentists have not agreed to charge lower fees and can bill the full \$950. Delta Dental's payment is based on the maximum allowed fee amount, which means Delta Dental's pays \$372. The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$578, which includes the \$206 the out-of-network dentist can balance bill.

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do, however, represent how payment is determined.  
\*Delta Dental Plans Association, September 2017.

Find Delta Dental participating dentists near you by using the search feature on our website at [www.deltadentaloh.com/findadentist](http://www.deltadentaloh.com/findadentist), or by calling Delta Dental toll-free at 800-524-0149.

# Vision Insurance – Anthem

Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

IBEW 212’s vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

| Type of Service | In-Network Benefits   | Out-of-Network Benefits  |
|-----------------|---|--|
| Vision Exam     | \$20 Copay  | Up to \$42 reimbursement   |
| Frames          | \$130 retail allowance, then 20% off any balance  | Up to \$45 reimbursement   |
| Lenses          | Single Vision / Bifocals / Trifocals / Lenticular - \$20 Copay                                  | Single – Up to \$40<br>Bifocal – Up to \$60<br>Trifocal – Up to \$80 |
| Contact Lenses  | \$130 retail allowance, then 15% off any balance  | Elective – Up to \$105<br>Non-Elective – Up to \$210                 |
| Frequency       | Exam – Every 12 months<br>Lenses / Contact Lenses – Every 12 months<br>Frames – Every 24 months |  |

- **IMPORTANT TO STAY IN-NETWORK**
  - You will receive a much better benefit by visiting an in-network provider. Anthem sees 97-99% of claims falling In-Network, so the network is immense, UTILIZE IT
    - If participants receive a service at an In-Network provider, they will not be required to pay anything up-front at the eye doctor’s office
    - 1,740 unique eye doctors and vision providers at over 1,200 locations in Ohio alone
    - To find an In-Network provider, call the number on your vision ID card OR on the Sydney App
- **Sydney Health App**
  - Find in-network providers, access your ID card on your phone and view your claims summaries through the Sydney Health app from Anthem
    - Search for “Sydney Health” on both the Apple & Android app stores
- **Remember to look at your online purchasing options for Frames & Lenses**
  - Zenni, Warby Parker, 1-800-CONTACTS

# Anthem Vision

## How to Find a Vision Provider Online

### STEP 1

Visit [anthem.com/find-care/](https://www.anthem.com/find-care/)

- **Search as a Member:** log in or use the identification number on your member ID card and go to Step 3, or
- **Search as a Guest:** by clicking on “Guests”



#### Members

Find doctors, hospitals and more in your plan.



#### Guests

Not a member? Browse our network directories.

Answer a few questions and then select a plan/network to search.

### STEP 2

If searching as guest, complete the following fields:

- What type of care are you searching for?
- What state do you want to search in? Select a state
- What type of plan do you want to search with? Enter “Vision”
- Select a plan/network—[Blue View Vision Insight](#)
- Click “Continue”

Answer a few questions and then select a plan/network to search.

What type of care are you searching for?

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search with?

What type of plan do you want to search with?

Select a plan/network

### STEP 3

Enter your search criteria

Search for care by specialty, name, NPI or license number

45113

Change Plan

Find Common Health Care Providers

Types of Providers

Updates received from our network providers are added weekly.  
Last Updated 09/30/2020

The dates below are used for Medicare compliance and do not apply to provider data updates.  
Y0114 20\_122379\_U CMS Accepted 05/08/2020

Find Care Feedback

### STEP 4

View your search results.

Refine Results [Clear All](#) [Show Map](#)

Specialty

Distance

Gender

Options

[Show More](#)

Helpful Hints

- [How do I make sure a vision provider accepts my insurance plan?](#)
- [How do we choose doctors and hospitals for our networks?](#)
- [How do I compare vision providers?](#)

| Select                   | Provider  | Recognitions | Location(s)  |
|--------------------------|---|--------------|--|
| <input type="checkbox"/> | <a href="#">GLASSES.COM</a><br>In-Network<br>Specialty: Optician<br>Services available: Discounts on non-covered services       |              | Online<br><a href="http://www.glasses.com/anthem">www.glasses.com/anthem</a><br>800-452-7737 |
| <input type="checkbox"/> | <a href="#">1-800CONTACTS.COM</a><br>In-Network<br>Specialty: Optician<br>Services available: Discounts on non-covered services |              | Online<br><a href="http://www.1800contacts.com">www.1800contacts.com</a><br>800-266-8228     |





# Time for you and eye

Eye exams can improve  
more than your vision

Even if you can see well, regular eye exams are important to help keep your eyes healthy — and catch other health problems early. Eye exams can:

- Diagnose diseases, such as: <sup>1</sup>
  - Glaucoma — pressure in the eye, which can harm the optic nerve
  - Macular degeneration — changes in the retina that result in the slow loss of eyesight
  - Cataracts — clouding of the eye lens, which can blur vision
- Help spot other health problems that can also cause eye problems: <sup>2</sup>
  - Diabetes
  - High blood pressure
  - Certain cancers

Finding out about these problems early means you can get treatment early. This can help you get better and lower your health care costs.

## Eye on the numbers:

- **Over 81%** of Americans use some form of eyesight correction, such as glasses or contact lenses. <sup>3</sup>
- **Over 28 million** Americans over age 40 have eye problems that can lead to vision loss and blindness. Experts warn that the number will go up as people age. <sup>4</sup>
- **About 22 million** American adults have cataracts. It's the leading cause of blindness worldwide and of poor eyesight in the U.S. <sup>5</sup>

- Forty percent of diabetics don't get a yearly eye exam.<sup>8</sup> This puts their eyes at risk.
- Proper vision care can stop more than 90% of vision loss and blindness caused by diabetic retinopathy.<sup>5</sup>



## What you should do for your eyes:

- **Get a complete eye exam every year.** This may include dilation, where the pupil is dilated, or made bigger, so the retina can be checked for signs of eye disease and other health problems.
- **Protect your eyes from harmful UV rays.** Overtime, the sun's UV rays can damage your eyesight through cataracts and age-related macular degeneration. Wear sunglasses that block 100% of UV rays, even on cloudy days.
- **Protect your eyes from everyday bright light and glare.** They can make it hard to see and end up straining and tiring your eyes. If you wear eyeglasses, choose lenses that automatically adjust the tint based on the light around you. Move lamps, TVs and computer screens to reduce glare.

For more information on eye health and how to maintain good vision, go to [anthem.com/eyehealth](http://anthem.com/eyehealth).

1 National Eye Institute website: *Age-Related Eye Diseases* (accessed January 2015): [https://nei.nih.gov/healthyeyes/aging\\_eye](https://nei.nih.gov/healthyeyes/aging_eye).

2 Transitions Healthy Sight Working For You website: *Rising Healthcare Costs/Systemic Disease* (accessed September 2014): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).

3 American Optometric Association website: *American Eye-Q Survey Executive Summary* (May 2008): [aoa.org](http://aoa.org).

4 Archives in Ophthalmology website: *Cause and Prevalence of Visual Impairment Among Adults in the United States* (April 2004): [archophth.ama-assn.org](http://archophth.ama-assn.org).

5 National Institute of Health Medline Plus website: *Leading Causes of Blindness* (Summer 2008): <http://nlm.nih.gov/medlineplus/magazine/issues/summer08/articles/summer08pg14-15.html>.

6 American Diabetes Association website: *Diabetes Statistics* (June 2014): [diabetes.org](http://diabetes.org).

7 Transitions Healthy Sight Working For You website: *Eye/Overall Health Connection* (accessed January 2015): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).

8 Transitions Healthy Sight Working For You website: *Communicating the Value of Vision Benefits to Employers* (accessed September 2014): [healthysightworkingforyou.org](http://healthysightworkingforyou.org).

# Want to see even more savings with your vision plan? Here's how.



## Blue View Vision<sup>SM</sup> can save you even more money

With Blue View Vision's Additional Savings program, you can save money on glasses and other eyewear even after you've used up your yearly benefits. And, you can keep on saving money as often as you want while you're on our plan. Just see a network provider. A network provider can be a local optometrist or ophthalmologist, or even a nationwide vision store. Enjoy discounts off of the retail prices on:

- “Conventional contacts (these are contacts you don't throw away each month)
- “Eyewear accessories
- “Eyeglass lenses
- “Most frames
- “Some sunglasses

## Here are the discounts you can get on covered eyewear purchases

- “Twenty percent off the balance that's over the amount we allow for frames
- “Fifteen percent off the balance that's over the amount we allow for conventional contact lenses
- “Fixed fee pricing on different types of lens options including:

| Lenstype   | Price you pay  |
|--|----------------|
| UV coating   | \$15           |
| Tint (solid and gradient)  | \$15           |
| Standard polycarbonate for adults age 19 and older   | \$40           |
| Transitions® lenses for adults age 19 and older (these lenses are as clear as regular glasses indoors, but turn dark like sunglasses outdoors) | \$75           |
| Progressive lenses (these eyeglasses help you see both up close and far away)  |                |
| Standard   | \$65           |
| Premium Tier 1   | \$85           |
| Premium Tier 2   | \$95           |
| Premium Tier 3   | \$110          |
| Premium Tier 4   | 20% off retail |
| Standard anti-reflective coating (anti-reflective coatings help take glare away)   | \$45           |
| Premium Tier 1 anti-reflective coating   | \$57           |
| Premium Tier 2 anti-reflective coating   | \$68           |
| Other add-ons  | 20% off retail |

## Discounts on other purchases

- “Forty percent off additional complete pairs of glasses
- “Twenty percent off frames and eyeglass lenses when purchased separately
- “Twenty percent off other eyewear upgrades and accessories including nonprescription sunglasses

## Don't forget about our Special Offers program

You can save on contact lenses and even LASIK vision correction surgery from participating vendors. Just login at [anthem.com](http://anthem.com) and click on discounts to see offers like these and more.

For more information about Blue View Vision's Additional Savings Program, call the Customer Care Center at 866-723-0515.



Please note: Our Blue View Vision's Additional Savings Program can change at any time. Please be sure to check with your vision provider when making a purchase.