

# Individual dental and vision premiums for California



## For policies with start dates beginning January 2015

We know that you have choices when it comes to health care coverage. Anthem Blue Cross (Anthem) gives you access to complete dental coverage and one of the largest dental networks in the state. But cost is important to you too.

Because insurance can be a big part of your budget, we make every effort to keep our costs low — so you pay less for coverage. The price you pay for your dental premium depends on several things, including how much dental care costs and where you live.

## How much will I pay each month for dental coverage?

Premiums are often set by rating areas. In such a case, to find your monthly cost, look for your rating area based on the ZIP code or county where you live. Then look at the rate charts. Different plans will have different rating areas and rate tables.

## Anthem Children's Dental PPO and Anthem Family Dental PPO plans

With Anthem Children's Dental PPO and Anthem Family Dental PPO plans, you will not be charged premiums for more than three children, even if there are more children covered by the plan. For the Anthem Family Dental PPO plan, each child dependent ages 21-26 is rated, and then up to the three eldest children ages 0-20.

Rate area 1 — Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Los Angeles (Only ZIP codes beginning in 902, 903, 904, 905, 913, 914, 916, 932), Mendocino, Modoc, Nevada, Plumas, San Luis Obispo, Santa Barbara, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Ventura, Yuba

Rate area 2 — El Dorado, Los Angeles (Excluding ZIP codes beginning in 902, 903, 904, 905, 913, 914, 916, 932), Marin, Monterey, Napa, Orange, Placer, Sacramento, San Benito, San Diego, Santa Cruz, Solano, Sonoma, Yolo

Rate area 3 — San Francisco, San Mateo

Rate area 4 — Contra Costa, Alameda, Santa Clara

Rate area 5 — Imperial, Inyo, Mariposa, Merced, Mono, Riverside, San Bernardino, San Joaquin, Stanislaus, Tulare

Rate area 6 — Fresno, Kern, Kings, Madera

## Anthem Children's Dental PPO

	Area					
	1	2	3	4	5	6
1 Child	\$27.10	\$28.45	\$31.50	\$34.40	\$39.15	\$40.20
2 Children	\$54.20	\$56.90	\$63.00	\$68.80	\$78.30	\$80.40
3+ Children	\$81.30	\$85.35	\$94.50	\$103.20	\$117.45	\$120.60

## Anthem Family Dental PPO

	Area					
	1	2	3	4	5	6
1 Adult + 1 child	\$74.85	\$77.60	\$84.55	\$92.80	\$102.50	\$106.60
1 Adult + 2 children	\$101.35	\$105.40	\$115.30	\$126.40	\$140.75	\$145.85
1 Adult + 3 or more children	\$127.85	\$133.20	\$146.05	\$160.00	\$179.00	\$185.10
2 Adults + 1 child	\$123.20	\$127.40	\$138.35	\$152.00	\$166.75	\$173.95
2 Adults + 2 children	\$149.70	\$155.20	\$169.10	\$185.60	\$205.00	\$213.20
2 Adults + 3 or more children <sup>1</sup>	\$176.20	\$183.00	\$199.85	\$219.20	\$243.25	\$252.45

## Dental Blue PPO plans

### Where plans are offered

Not all of our Dental Blue plans are offered in all counties. These are the counties where the Dental Blue plan networks are limited:<sup>2</sup>

Area 3: Alpine, Inyo, Mono; Area 4: Calveras; Area 5: Del Norte, Humboldt, Lake, Lassen, Sierra, Siskiyou, Trinity

### Rating Area

Alameda	ZIP codes starting with 945, 946 and 953 except 94505, 94514 All other Alameda ZIPs	Area 4 Area 3	Madera		Area 6	San Joaquin	94505, 94514, 95632, 95690 All except 94505, 94514, 95632, 95690	Area 3 Area 4
Alpine		Area 3	Marin		Area 1	San Luis Obispo	93426 All except 93426	Area 1 Area 6
Amador		Area 3	Mariposa	95329 All except 95329	Area 4 Area 6	San Mateo	All except 94303 94303	Area 1 Area 3
Butte		Area 5	Mendocino		Area 5	Santa Barbara		Area 6
Calaveras		Area 4	Merced	95380 All except 95380	Area 4 Area 6	Santa Clara	ZIP codes starting with 940, 943 94550, 95023, 95076 All other Santa Clara ZIPs	Area 3 Area 4 Area 5
Colusa	95957 All except 95957	Area 3 Area 5	Modoc		Area 5	Santa Cruz	All except 95033 95033	Area 4 Area 5
Contra Costa	All except 94551 94551	Area 3 Area 4	Mono		Area 3	Shasta		Area 5
Del Norte		Area 5	Monterey	All except 95076 and 93451 95076 93451	Area 1 Area 4 Area 6	Sierra		Area 5
El Dorado		Area 3	Napa	94589, 94590 All except 94589, 94590	Area 3 Area 5	Siskiyou		Area 5
Fresno	93313 All except 93313	Area 5 Area 6	Nevada	95602 All except 95602	Area 3 Area 5	Solano	All except 94503, 95616, 95618, 95694 94503, 95616, 95618, 95694	Area 3 Area 5
Glenn		Area 5	Orange	ZIP codes starting with 926 All other Orange ZIPs	Area 5 Area 6	Sonoma		Area 5
Humboldt		Area 5	Placer	All except 95692, 96161 95692, 96161	Area 3 Area 5	Stanislaus	All except 95322 95322	Area 4 Area 6
Imperial	92225 and 92274 92004 All except 92225, 92274, 92004	Area 4 Area 5 Area 6	Plumas		Area 5	Sutter	All except 95645, 95692, 95836, 95948, 95837 95645, 95692, 95836, 95837, 95948	Area 3 Area 5
Inyo	All except 93527 93527	Area 3 Area 6	Riverside	ZIP codes starting with 922 except 92248 92028 All other Riverside ZIPs	Area 4 Area 5 Area 6	Tehama		Area 5
Kern	ZIP codes starting with 933 All other Kern ZIPs	Area 5 Area 6	Sacramento	ZIP codes starting with 958 All other Sacramento ZIPs	Area 5 Area 3	Trinity		Area 5
Kings		Area 6	San Benito	93930, 95004 All except 93210, 93930, 95004 93210	Area 1 Area 4 Area 6	Tulare		Area 6
Lake		Area 5	San Bernardino	All except 91766, 91792 91766 and 91792	Area 6 Area 7	Tuolumne	95230, 95329 All except 95230, 95329	Area 4 Area 6
Lassen		Area 5	San Diego		Area 5	Ventura	ZIP codes starting with 930 or 932 All other Ventura ZIPs	Area 6 Area 4
Los Angeles	ZIP codes starting with 901-904 and 913 ZIP codes starting with 905-908, 935, 91709 and 93243 ZIP codes starting with 900, 914 or 916 ZIP codes starting with 910-912, 915, 917 or 918, except 91709	Area 4 Area 6 Area 2 Area 7	San Francisco		Area 3	Yolo		Area 5
						Yuba		Area 5

## Dental Blue Basic

	Area						
	1	2	3	4	5	6	7
Member	\$26.00	\$28.00	\$24.00	\$25.00	\$24.00	\$23.00	\$25.00
Member and spouse	\$50.00	\$54.00	\$47.00	\$48.00	\$47.00	\$44.00	\$49.00
Member and child	\$56.00	\$61.00	\$53.00	\$54.00	\$53.00	\$49.00	\$54.00
Member and children	\$94.00	\$102.00	\$89.00	\$90.00	\$89.00	\$83.00	\$91.00
Member and family	\$115.00	\$124.00	\$108.00	\$110.00	\$108.00	\$101.00	\$111.00

## Dental Blue Enhanced

	Area						
	1	2	3	4	5	6	7
Member	\$50.00	\$61.00	\$50.00	\$56.00	\$55.00	\$52.00	\$70.00
Member and spouse	\$95.00	\$116.00	\$95.00	\$106.00	\$104.00	\$97.00	\$131.00
Member and child	\$90.00	\$110.00	\$90.00	\$100.00	\$99.00	\$92.00	\$125.00
Member and children	\$145.00	\$177.00	\$146.00	\$162.00	\$160.00	\$149.00	\$201.00
Member and family	\$183.00	\$224.00	\$184.00	\$204.00	\$202.00	\$188.00	\$254.00

## Dental Prime plans

Premiums (Annual rates reflect a 5% discount when pre-paying annually)	Plan A		Plan B		Plan C	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
<b>ZIP codes starting with 922-925, 932-938, 952-953, 955, 959-961</b>						
Individual	\$24.05	\$274.15	\$37.05	\$422.35	\$46.80	\$533.50
Individual + 1	\$46.75	\$532.95	\$72.05	\$821.35	\$91.00	\$1,037.40
Family	\$74.85	\$853.30	\$115.25	\$1,313.85	\$145.60	\$1,659.85
<b>ZIP codes starting with 900-921, 926-931, 939, 942, 954, 956-958</b>						
Individual	\$28.95	\$330.05	\$44.60	\$508.45	\$56.35	\$642.40
Individual + 1	\$56.30	\$641.80	\$86.70	\$988.40	\$109.55	\$1,248.85
Family	\$90.10	\$1,027.15	\$138.75	\$1,581.75	\$175.25	\$1,997.85
<b>ZIP codes starting with 940-941, 943-951</b>						
Individual	\$32.30	\$368.20	\$49.75	\$567.15	\$62.85	\$716.50
Individual + 1	\$62.80	\$715.90	\$96.75	\$1,102.95	\$122.20	\$1,393.10
Family	\$100.50	\$1,145.70	\$154.80	\$1,764.70	\$195.55	\$2,229.25

**Blue View Vision plans** This vision option is available only when combined with Dental Prime for Individuals and Families

Premiums (Annual rates reflect a 5% discount when pre-paying annually)	Monthly	Annual
Individual	\$7.98	\$90.97
Individual + 1	\$13.97	\$159.20
Family	\$22.35	\$254.79

## Dental SelectHMO counties

The Dental Plan's current service area comprises the following counties and parts of counties: Alameda County, Contra Costa, El Dorado except for Placerville and Lake Tahoe, Fresno, Kern except for Delano, Mojave, Taft, and Tehachapi, Kings except for Hanford, Los Angeles Marin Monterey except for Salinas, Orange Placer except for Lake Tahoe, Riverside except for Banning/Beaumont, Blythe, Twenty-Nine Palms and vicinity and Yucca Valley, Sacramento San Bernardino San Diego San Francisco San Joaquin San Luis Obispo San Mateo Santa Barbara Santa Clara Santa Cruz except for Santa Cruz, Solano Sonoma Tulare except for Visalia, Ventura except for Santa Paula/Fillmore.

Monthly rates for Dental SelectHMO plan enrollees for all ages <sup>2</sup>	
Single	\$17.40
Two people (member and spouse or member and child)	\$35.50
Family (three or more) (member, spouse and child or member and children)	\$53.30



1 For other combinations please talk to your broker or sales representative.

2 Subject to change.

Note: The children rates in the charts above are defined as dependent children ages 0 - 20.

Rates apply to members under age 65 and are subject to change (except where noted).

As of January 1, 2014, the Affordable Care Act (ACA) or health care reform law, requires health insurers to pay an annual fee to fund premium subsidies and Medicaid expansion. This fee applies to fully insured dental and vision plans. The monthly premiums listed above include the ACA insurer fee.

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