# Monthly Premiums for Individual Adult Dental and Vision Care Plans

For plans effective from January 1 through December 1, 2016\*

Adult Dental and Vision Care plans through Independence Blue Cross (Independence) offer low out-of-pocket costs, access to a large network of providers, and cover adults age 19 and older.† Dental benefits help you maintain your oral health, while vision care gives you access to eye exams, eyeglasses, contacts, and other value-added benefits.

#### Your plan options

Dental and vision plans can be purchased separately. Or, you can choose to purchase a dental and vision plan at the same time and receive up to a 15 percent discount on your monthly vision premium.

Below are the rates for our Adult Dental and Adult Vision Care plans. If you decide to purchase both dental and vision, you may use the worksheet on the reverse side to figure out your monthly premium.

# Adult Dental (price is based on age of members)

Age	Adult Dental Preferred PPO	Adult Dental Premier PPO with Preventive Incentive
19-25	\$13.86	\$30.42
26-39	\$14.72	\$32.32
40-49	\$17.32	\$38.02
50-63	\$20.35	\$44.67
64+ **	\$20.78	\$45.62

To figure out your dental plan's monthly premium
for your family, simply add the rate of each
family member together. For example, if you
choose the Adult Dental Preferred PPO plan for you
(age 50), your spouse (age 48), and your child (age 21):

\$20.35

\$17.32

+ \$13.86

\$51.53

= Total monthly premium

# Adult Vision Care (price is based on number of members)

	Adult Vision Care 100	Adult Vision Care 180
Individual	\$13.21	\$14.17
Individual and spouse or Individual with one adult child	\$26.41	\$28.33
Family (individual with 2 or more dependents age 19+)	\$39.62	\$42.50

 $<sup>^*</sup>$  Adult Dental and Vision Care rates in effect at the time your policy starts remain in effect until the end of the contract year.

Adult Dental and Vision Care benefits are for adults 19 or older as of the requested effective date. Child dependents must be between the ages of 19 and 26.

Personal Choice PPO Platinum Complete includes both pediatric and adult dental and vision coverage. Personal Choice PPO Silver includes pediatric dental, pediatric vision, and adult vision coverage.





<sup>†</sup>Pediatric Dental and Vision coverage is included with all Independence Individual Medical policies except for Personal Choice Bronze Basic, which does not include Pediatric Dental.

<sup>†\*</sup>For members 65 and older interested in Adult Dental and Vision coverage, the paper application must be used.

#### Adult Dental and Vision Care Bundles

You may choose to purchase certain Adult Dental and Vision Care plans at the same time so you can get a discount on your monthly Vision Care premium.

	Adult Vision Care 100 – when purchased with Adult Dental Preferred PPO	Adult Vision Care 180 – when purchased with Adult Dental Preferred PPO or Adult Dental Premier PPO with Preventive Incentive
Individual	\$11.15	\$11.96
Individual and spouse or Individual with one adult child	\$22.31	\$23.92
Family (individual with 2 or more dependents age 19+)	\$33.46	\$35.89

In order to figure out your monthly rate, use the pricing worksheet below and complete the following steps:

- 1. Select the dental rate based on each member's age.
- Select the Vision Care discounted rate above based on the number of family members enrolling.

For example, if you choose the Adult Dental Preferred PPO and Vision Care 100 bundle:

Family Member	Age	Rate
Self	50	\$20.35
Spouse	48	\$17.32
Adult child	21	\$13.86
	Total dental premium	\$51.53
	+ Discounted vision premium	
Total monthly premiums		\$84.99

# Pricing worksheet

Family Member	Age	Rate
	Total dental premi	um
	+ Discounted vision premi	um
	Total monthly premiu	ms

# **Bundle for cost savings**

By choosing both a dental and vision plan at the same time, you'll receive a discount on your Vision Care premium!

#### Questions?

Contact your broker, or call 1-844-762-2140 (TTY: 711)

To apply online visit

ibx4you.com/dentalvision

(for dental and vision plans)

To obtain a quote for travel insurance visit

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