

Group dental coverage that will keep your employees smiling



access 
health CT
small business

Dental health is important to the well-being of your employees

Access Health CT Small Business offers quality group stand-alone dental plans (separate from your medical coverage). Having a plan not only helps your smile, it makes dental expenses more predictable. People with dental coverage are more likely to get routine dental care—saving them from other expensive health-related issues.

Did you know:

- New for 2023, ConnectiCare has added two dental offerings alongside Anthem's dental offerings.
- Access Health CT Small Business offers group health insurance as well as group dental insurance beginning any month of the year. No need to wait for a once-a-year open enrollment period.
- All health insurance plans offered through Access Health CT Small Business include pediatric dental coverage for children under 26 years old.
- Even if you're not enrolled in a group health insurance plan, those under 26 may benefit from a stand-alone dental plan. These dental plans cover many services and have several benefits, including low member cost-sharing and low out-of-pocket maximum.
- Each dental plan provides Diagnostic & Preventative Coverage, such as oral exams, dental cleaning, and x-rays from participating dentists.

Some benefits of dental coverage:

- Identifying potential problems and issues early and avoiding costly treatment in the future.
- Dental exams can help identify up to 120 different medical conditions.*
- Major general health issues like heart disease can be linked to poor dental health.

*Oral Diagnosis, Oral Medicine and Treatment Planning, 1994, S. Bricker, R. Langlais and C. Miller



About Access Health CT Small Business

Access Health CT Small Business is a place where small businesses can shop, compare and enroll in quality health and dental plans from brand-name insurance companies. Our mission is to increase the number of insured residents by making group health and dental insurance possible for small business owners and their employees.

Get a quote at
www.accesshealthctSmallbiz.com
or call 860.241.8445

Plan details:

Anthem Blue Cross & Blue Shield offers quality plan options through Access Health CT Small Business to fit your needs and budget.

Anthem Blue Cross & Blue Shield Group Dental

Plan Feature (In-Network)	Anthem Dental Family	Anthem Dental Family Enhanced
Benefit Year	For plans effective 2023	For plans effective 2023
Diagnostic & Preventive	0% coins after deductible	0% coins
Basic Services	40% coins after deductible	20% coins after deductible
Major Services	50% coins after deductible	40% coins after deductible
Orthodontia (medically necessary for covered persons through age 25)	50% coins after deductible (coverage not available for adults)	50% coins after deductible (coverage not available for adults)
Plan Maximum (for covered persons age 26 and older)	\$1,000 (combined In-Network and Out-of-Network Services)	\$2,000 (combined In-Network and Out-of-Network Services)
Waiting Period (for covered persons through age 25)	Basic Services: 6 months Major Services: 12 months (waiting period waived for diagnostic and preventive services and those with continuous coverage)	Basic Services: 6 months Major Services: 12 months (waiting period waived for diagnostic and preventive services and those with continuous coverage)
Deductible	\$50 per member, up to \$150 for 3 or more family members	\$60 per member, up to \$180 for 3 or more family members
Out-of-Pocket Maximum (for covered persons through age 25)	\$350 (for one child) \$700 (for two or more children)	\$350 (for one child) \$700 (for two or more children)

*Cost-sharing prices are for services provided by Participating Dentists only.

Note: Additional benefit cost-sharing information is included in detailed plan documents available within [AccessHealthCTSmallBiz.com](https://www.accesshealthct.com).

2023 Group Stand-Alone Dental Plan: Monthly Premiums (Payments)

Monthly Premium	Anthem Dental Family	Anthem Dental Family Enhanced
Children under age 26	\$25.98	\$29.46
Adults age 26+	\$34.88	\$56.10

If a household has more than 3 children on a dental policy, premiums for additional children are waived.

Plan details:

ConnectiCare offers quality plan options through Access Health CT Small Business to fit your needs and budget.

ConnectiCare Group Dental – Dental Plans

Plan Feature (In-Network)	ConnectiCare Basic Dental Plan	ConnectiCare Standard Dental Plan
Benefit Year	For Plans Effective 2023	For Plans Effective 2023
Diagnostic & Preventive	0% coins	0% coins
Basic Services	40% coins after deductible	20% coins after deductible
Major Services	50% coins after deductible	40% coins after deductible
Orthodontia (medically necessary for covered persons through age 25)	50% coins after deductible (coverage not available for adults)	50% coins after deductible (coverage not available for adults)
Plan Maximum (for covered persons age 26 and older)	\$1,000 (combined In-Network and Out-of-Network Services)	\$2,000 (combined In-Network and Out-of-Network Services)
Waiting Period (for covered persons through age 25)	Basic Services: 6 months Major Services: 12 months (waiting period waived for diagnostic and preventive services and those with continuous coverage)	Basic Services: 6 months Major Services: 12 months (waiting period waived for diagnostic and preventive services and those with continuous coverage)
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*Cost-sharing prices are for services provided by Participating Dentists only.

Note: Additional benefit cost-sharing information is included in detailed plan documents available within AccessHealthCTSmallBiz.com.

2023 Group Stand-Alone Dental Plan: Monthly Premiums (Payments)

Monthly Premium	ConnectiCare Basic Dental Plan	ConnectiCare Standard Dental Plan
Children under age 26	\$22.26	\$66.09
Adults age 26+	\$22.26	\$66.09

If a household has more than 3 children on a dental policy, premiums for additional children are waived.