DENTAL PLANS





Horizon Dental PPO Access \$0 Deductible, No Annual Maximum

| Coverage Type | In Network | Out of Network |
|--|------------|----------------|
| Preventive (cleanings, oral exams, X-rays, child: fluoride treatment, sealant application) | 100% | 100% |
| Treatment and Therapy (amalgam restorations, child: space maintainers) | 100% | 100% |
| Basic (composite restorations, extractions) | Discount | Not Covered |
| Major (bridges, dentures, crowns) | Discount | Not covered |

FAQs

Who is a participating dentist?

A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Out-of-network doctors and other health care professionals can bill you for the difference between the charges Horizon has agreed to pay and the actual charge for the service.

Can I find out what my out-of-pocket expenses will be before receiving a service?

Yes. You can ask your dentist to get a pretreatment estimate from Horizon. Your participating general dentist or specialist will send Horizon a plan for your care and will request an estimate of benefits. The estimate helps you prepare for the cost of dental services.

Do I need an ID card?

No. You do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in the Horizon PPO Access Plan.

How do I find a participating dentist?

To locate a participating provider, please utilize the doctor finder at horizonblue.com/doctorfinder or by calling 1-800-4-DENTAL. Simply log in or continue as a guest, select dental, select the Horizon PPO Access Plan, input any location nationwide, select the dentist, specialty or group practice and the results will automatically generate based on the network(s) your plan belongs to.

EXCLUSIONS

Please review contract for full list of exclusions

Implants | Services relating to TMJ | Replacement of lost, stolen or broken space maintainers | Missing teeth

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^{*}Payment is based upon the Horizon allowance and the provider may bill the member up to charges.

This document is for informational purposes only and does not constitute a binding agreement. Please note that rates are subject to change. Contact Horizon for the most current rates. The information provided by this document is not intended to replace or modify the terms, conditions, limitations and exclusions contained within health, dental or vision benefit plans issued or administered by Horizon. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

PATIENT SAVINGS SCHEDULE for New Jersey Dentists



When you receive treatment from dentists in the Horizon Dental PPO Network, your costs are reduced significantly. This *Patient Savings Schedule* compares the charges you will pay for eligible services under the Horizon Dental PPO Access Plan with typical charges* and illustrates the savings you might expect.

The fees listed below represent charges when using Horizon Dental PPO Network general dentists. Fees charged by specialists (also reduced) will generally be higher. Call 1-800-4-DENTAL (1-800-433-6825) for information on specialists' fees.

| Benefits | | You | Typical | Typical | |
|-------------------|--|-----|---------|---------|--|
| Procedure Code | Description | Pay | Charge* | Savings | |
| ORAL EXA | MS | | | | |
| D0150 | Comprehensive oral evaluation | \$0 | \$117 | \$117 | |
| D0120 | Periodic oral evaluation [†] | \$0 | \$74 | \$74 | |
| X-RAYS | | | | | |
| D0210 | Intraoral – complete series (including bitewings) | \$0 | \$175 | \$175 | |
| D0220 | Intraoral – single film | \$0 | \$35 | \$9 | |
| D0230 | Intraoral – each additional film | \$0 | \$30 | \$5 | |
| D0240 | Intraoral – occlusal, single film | \$0 | \$44 | \$44 | |
| D0272 | Bitewing – two films† | \$0 | \$58 | \$13 | |
| D0274 | Bitewing – four films† | \$0 | \$84 | \$84 | |
| D0330 | Panoramic film | \$0 | \$151 | \$151 | |
| PREVENTIV | PREVENTIVE | | | | |
| D0460 | Pulp vitality tests | \$0 | \$45 | \$45 | |
| D1110 | Prophylaxis – adult [†] | \$0 | \$125 | \$125 | |
| D1120 | Prophylaxis – child† | \$0 | \$90 | \$90 | |
| D1351 | Sealants, per tooth | \$0 | \$76 | \$76 | |
| SPACE MAINTAINERS | | | | | |
| D1510 | Fixed, unilateral | \$0 | \$365 | \$365 | |
| D1520 | Removable, unilateral | \$0 | \$402 | \$402 | |

| Benefits | | You | Typical | Typical |
|------------------------------|---|-------|---------|---------|
| Procedure Code | Description | Pay | Charge* | Savings |
| TREATMEN | IT AND THERAPY | | | |
| AMALGAM | | | | |
| D2140 | One surface, permanent or primary tooth | \$0 | \$180 | \$50 |
| D2150 | Two surfaces, permanent or primary tooth | \$0 | \$128 | \$74 |
| D2160 | Three surfaces, permanent or primary tooth | \$0 | \$275 | \$91 |
| D2161 | Four or more surfaces, permanent or primary tooth | \$0 | \$285 | \$115 |
| COMPOSIT | E RESIN | | | |
| D2330 | One surface, anterior tooth | \$70 | \$215 | \$145 |
| D2331 | Two surfaces, anterior tooth | \$87 | \$215 | \$128 |
| D2332 | Three surfaces, anterior tooth | \$108 | \$329 | \$221 |
| D2391 | One surface, posterior tooth | \$82 | \$230 | \$148 |
| D2392 | Two surfaces, posterior tooth | \$86 | \$290 | \$204 |
| D2393 | Three surfaces, posterior tooth | \$123 | \$356 | \$233 |
| ORAL SUR | GERY | | | |
| D7140 | Routine extractions | \$65 | \$267 | \$202 |
| EXTRACTION OF IMPACTED TEETH | | | | |
| D7220 | Soft tissue | \$142 | \$490 | \$348 |
| D7230 | Partially bony | \$224 | \$450 | \$226 |
| D7240 | Completely bony | \$229 | \$500 | \$201 |
| D7310 | Alveoloplasty (in conjunction with extractions, per quadrant) | \$78 | \$390 | \$314 |
| D7510 | Incision and drainage of abscess – intraoral | \$48 | \$419 | \$372 |

[†]These services are limited to once every six months.

PATIENT SAVINGS SCHEDULE for New Jersey Dentists



| Benefits | | You | Typical | Typical | |
|-------------------|---|-------|---------|---------|--|
| Procedure Code | Description | Pay | Charge* | Savings | |
| PROSTHO | PROSTHODONTICS | | | | |
| DENTURES | | | | | |
| D5110 | Complete upper | \$829 | \$2,250 | \$1,421 | |
| D5120 | Complete lower | \$829 | \$2,257 | \$1,428 | |
| D5130 | Immediate upper | \$829 | \$2,200 | \$1,371 | |
| D5140 | Immediate lower | \$829 | \$2,250 | \$1,421 | |
| D5211 | Upper – partial resin base (including any conventional clasps, rests and teeth) | \$496 | \$1,229 | \$768 | |
| D5212 | Lower – partial resin base (including any conventional clasps, rests and teeth) | \$496 | \$1,428 | \$967 | |
| D5410 | Denture Adjustment, Full Upper | \$42 | \$79 | \$79 | |
| D5411 | Denture Adjustment, Full Lower | \$42 | \$79 | \$79 | |
| D5421 | Denture Adjustment, Partial Upper | \$42 | \$79 | \$79 | |
| D5422 | Denture Adjustment, Partial Lower | \$42 | \$79 | \$79 | |
| DENTURE F | REPAIR | | | | |
| D5520 | Repair missing or broken teeth – each tooth | \$55 | \$133 | \$79 | |
| D5630 | Repair or replace broken clasp | \$59 | \$226 | \$168 | |
| FIXED BRIDGEWORK | | | | | |
| D6240 | Pontic – porcelain fused to high noble metal | \$733 | \$1,429 | \$696 | |
| D6750 | Abutment crowns, porcelain fused to high noble metal | \$733 | \$1,500 | \$767 | |
| D6930 | Recement bridgework | \$47 | \$176 | \$130 | |
| ONLAYS | | | | | |
| D2543 | Metallic, three surfaces | \$322 | \$1,479 | \$1,165 | |
| D2544 | Four or more surfaces | \$479 | \$1,538 | \$1,071 | |

| Benefits | | | Typical | Typical |
|-------------------|---|-------|---------|---------|
| Procedure Code | Description | Pay | Charge* | Savings |
| CROWNS | | | | |
| D2750 | Porcelain fused to high noble metal | \$733 | \$1,462 | \$728 |
| D2790 | Full cast high noble metal | \$698 | \$1,160 | \$479 |
| D2780 | 3/4 cast high noble metal | \$633 | \$1,113 | \$495 |
| D2910 | Recement inlays | \$28 | \$111 | \$84 |
| D2920 | Recement crowns | \$28 | \$140 | \$112 |
| ENDODON | ITICS | | | |
| D3110 | Pulp cap – direct (excluding final restoration) | \$18 | \$99 | \$81 |
| D3220 | Therapeutic pulpotomy (excluding final restoration) | \$70 | \$203 | \$135 |
| ROOT CAN | IAL THERAPY | | | |
| D3310 | Anterior teeth, excludes final restoration | \$387 | \$1,160 | \$773 |
| D3320 | Premolars, excludes final restoration | \$482 | \$1,345 | \$863 |
| D3330 | Molars, excludes final restoration | \$587 | \$1,650 | \$1,063 |
| D3410 | Apicoectomy – anterior | \$255 | \$931 | \$704 |
| D3430 | Retrograde filling, per root | \$62 | \$291 | \$231 |
| D3920 | Hemisection (including any root removal) | \$116 | \$461 | \$348 |
| PERIODONTICS | | | | |
| D4260 | Osseous surgery – per quadrant | \$547 | \$1,421 | \$887 |
| D4270 | Pedicle soft tissue grafts | \$232 | \$1,003 | \$777 |
| D4341 | Periodontal scaling and root planing (per quadrant) | \$100 | \$254 | \$156 |
| GENERAL SERVICES | | | | |
| D9110 | Palliative (emergency) treatment of dental pain, minor procedures | \$43 | \$121 | \$121 |

PATIENT SAVINGS SCHEDULE for New Jersey Dentists



When you receive treatment for the eligible services listed below **from dentists who do not participate in the Horizon Dental PPO Network,** you may have to pay dentists their usual fees in advance, then file a claim for reimbursement. Horizon Blue Cross Blue Shield of New Jersey payments are based on our PPO allowances. You are responsible for any charges in excess of these amounts. There is no out-of-network benefit for major or specialty services.

| Benefits | | PPO | |
|-------------------|---|-----------|--|
| Procedure Code | Description | Allowance | |
| ORAL EXAMS | | | |
| D0150 | Comprehensive oral evaluation | \$40 | |
| D0120 | Periodic oral evaluation [†] | \$24 | |
| X-RAYS | | | |
| D0210 | Intraoral – complete series (including bitewings) | \$64 | |
| D0220 | Intraoral – single film | \$9 | |
| D0230 | Intraoral – each additional film | \$5 | |
| D0240 | Intraoral – occlusal, single film | \$14 | |
| D0272 | Bitewing – two films† | \$13 | |
| D0274 | Bitewing – four films† | \$18 | |
| D0330 | Panoramic film | \$48 | |
| PREVENTIVE | | | |
| D0460 | Pulp vitality tests | \$14 | |
| D1110 | Prophylaxis – adult † | \$64 | |
| D1120 | Prophylaxis – child† | \$39 | |
| D1208 | Topical fluoride – child † | \$15 | |
| D1351 | Sealants, per tooth | \$27 | |
| SPACE MAINTAINERS | | | |
| D1510 | Fixed, unilateral | \$109 | |
| D1520 | Removable, unilateral | \$116 | |

| Benefits | | PPO | |
|-------------------|---|-----------|--|
| Procedure Code | Description | Allowance | |
| TREATMENT | AND THERAPY | | |
| AMALGAM | | | |
| D2140 | One surface, permanent or primary tooth | \$50 | |
| D2150 | Two surfaces, permanent or primary tooth | \$74 | |
| D2160 | Three surfaces, permanent or primary tooth | \$91 | |
| D2161 | Four or more surfaces, permanent or primary tooth | \$115 | |
| GENERAL SERVICES | | | |
| D9110 | Palliative (emergency) treatment of dental pain, minor procedures | \$43 | |

This is a brief description of the most common dental services available. Actual covered services may vary by contract. For information on any procedure not shown in this schedule, please call **1-800-4-DENTAL** (1-800-433-6825).

These rates are effective January 1, 2013, and are subject to change at any time.

[†]These services are limited to once every six months.

^{*}Based on the 75th percentile of 2013 Fair Health Relative Value Benchmarks (FHRVB). Typical charges are provided for illustrative purposes only. Actual charges will vary. Consult your contract or benefits booklet for detailed plan descriptions and limitations.