DENTAL PLANS





Horizon Dental Option Plan (DOP) (D2209)

100/100/50, \$50 Deductible, \$1,500 Annual Max

Coverage Type	In Network	Out of Network	
Preventive (cleanings, oral exams, bitewing X-rays)	100%	100%	
Basic (fillings, extractions)	100%	100%	
Major (bridges, dentures, crowns)	50%	50%	
DEDUCTIBLE			
Basic & Major Deductible Does not apply to preventive/diagnostic	\$50/\$150 Individual/Family	\$50/\$150 Individual/Family	
Annual Maximum per Calendar Year Combined in- and out-of-network	\$1,500	\$1,500	
Orthodontia Combined in- and out-of-network	Not Covered	Not Covered	
Benefit Waiting Period	None	None	
COVERED PREVENTIVE SERVICES			
Cleanings/Oral Exams	3x per calendar year		
Bitewing X-Rays (set of 4)	2x per calendar year		
Fluoride	Up to age 19 1x in 6 months		
Sealants	Up to age 14 1st and 2nd molars only; 1x in 36 months		

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Coverage Type	In Network	Out of Network	
COVERED BASIC SERVICES			
Fillings Composite and Amalgam	Replacement once per 6 months per tooth		
Space Maintainers	Up to age 19		
Oral Surgery	As required except for simple extractions		
Deep Cleaning for Gum Disease	1x per calendar year		
X-Rays	1x in 36 months		
COVERED MAJOR SERVICES			
Crowns/Inlays/Onlays	Replacement once per 60 months		
Bridges/Dentures	Replacement once per 60 months		
General Anesthesia	When dentally necessary in connection with oral surgery, extractions or other covered dental services		

FAOs

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.

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 Dental Option plan.

May I choose a non-participating dentist?

The Horizon Dental Option plan offers coverage for both in- and outof-network dentists. Out-of-network providers are paid on a maximum allowable charge fee schedule.

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 Dental Option 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

Plan ID Code: D2209

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 BCBSNJ. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

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