2017 Dental Benefits Comparison Chart

Same Great Plans for 2017!

Plan Provisions	Horizon GOLD (Horizon Dental Option)	Horizon SILVER (Horizon Dental Preventive PPO Access)	Horizon BRONZE (Horizon Dental Choice)	Healthplex
Your Annual Deductible • For basic and major care only	\$25/person \$75/family	No deductible	No deductible	No deductible
Maximum Benefit Payable • Basic Services • Major Services	\$1,750 per person/year	Services not covered	No annual maximum	No annual maximum
Preventive Care	100% (no deductible)	100% (no deductible)	100% (no deductible) (\$40 copay for sealants up to age 14)	100% (no deductible) (\$15 copay for sealants up to age 14)
Basic Services	80% of the Horizon BCBSNJ allowable charge (after deductible)	You pay the reduced Horizon Dental PPO plan fee schedule for covered procedures	100% (no deductible)	100% (no deductible) (\$75 copay for osseous surgery per quadrant)
Major Services	50% of the Horizon BCBSNJ allowable charge (after deductible)	Not Covered	\$150 copay for crowns Up to \$170 copay for dentures	100%
Orthodontic Care (includes adults)	50% copay (no deductible) \$1,000 per person lifetime maximum	Not Covered	• \$1,000 copay regardless of age	• Up to age 19: \$500 copay • 19 years and over: \$1,250 copay
Provider Information	 Pays benefits no matter where you receive care Using a Horizon Network provider can cost you less because the rate the Network provider charges is lower than the rate charged by a Non-Network dentist. With care from a Horizon Network provider, no claim forms are required Go to www.horizon-bcbsnj.com for the most current list of participating providers. 	Must use Horizon PPO Access network dentist Go to www.horizon-bcbsnj.com for the most current list of participating providers.	Must use Horizon Dental Choice network providers Go to www.horizon-bcbsnj.com for the most current list of participating providers.	Must use Healthplex network providers Small network of selected family dentists and dental facilities You select one primary dental provider who will provide or coordinate all of your dental care within the network Go to www.healthplex.com for the most current list of participating providers.

For questions, contact the plans directly. *The Dental Option Plan will pay benefits based on reasonable and customary (R&C) charges for care provided by a non-network dentist. R&C is the fee most commonly charged for a service in your geographic area. If your dentist charges more than the R&C rate, you pay the difference.

Horizon Blue Cross and Blue Shield of New Jersey • 1-800-4Dental • 1-800-433-6825 • www.horizon-bcbsnj.com Healthplex • 1-800-982-5529 • www.healthplex.com