



Horizon Blue Cross Blue Shield of New Jersey

HorizonBlue.com

# Horizon BCBSNJ Dental Programs Give You a Reason to Smile

Learn why Horizon Blue Cross Blue Shield of New Jersey Dental Programs are right for you, right now

Our networks work for you in New Jersey and nationwide.

In New Jersey				
Network	<b>Horizon Traditional Network</b> <i>Our largest local network offers greatest access to members.</i>	<b>Horizon PPO Network</b> <i>This network offers a strong balance of access and deeper discounts.</i>	<b>Horizon Dental Choice Network</b> <i>This network is one of our most cost efficient networks offered to New Jersey residents. Members must select a Primary Care Dentist (PCD).</i>	<b>Horizon TotalCare Network</b> <i>A cost-efficient network providing members with 100% coverage when care is provided through one of the preselected locations.</i>
Access	More than 7,200 providers	More than 4,700 providers	More than 350 providers	30 unique locations
Reimbursement	Discounted fee for service	Discounted fee schedule	Monthly capitation	Monthly capitation
Discount Average, statewide	10 to 15%	15 to 30%	N/A	N/A

Nationwide		
Network	<b>National Dental GRID Plus</b> <i>Blue Cross and Blue Shield Plans across the country offer customers access to their dental networks and deep discounts with no access fees.</i>	<b>National Dental GRID</b>
Access	More than 214,800 providers (94,202 unique providers)	More than 179,500 providers (72,186 unique providers)

## Need to find a dental provider?

Use our online *Provider Directory* to find out which dental providers participate in our networks. Visit [HorizonBlue.com/Directory](https://www.horizonblue.com/directory).

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Our products help members protect their oral health.

Our Product Portfolio				
Product	<b>Horizon Dental Option Plan (DOP)</b> <i>Gives members access to our largest network of dental providers.</i>	<b>Horizon Dental PPO</b> <i>Gives members broad network access with the greatest potential for savings when care is provided by participating dental providers.</i>	<b>Horizon Dental Choice (HDC)</b> <i>Gives members access to care through a cost-efficient network of dental providers.</i>	<b>Horizon TotalCare</b> <i>Gives members the most cost-effective access to care. All eligible care is covered with no out-of-pocket costs when care is received from providers at the member's preselected primary care office.</i>
<b>Maximizing Member Choice and Benefit Dollars</b>	Members may receive care from any dental provider, but get the greatest cost savings when care is received from a dental provider participating in our <b>Horizon Traditional Network</b> or <b>Horizon PPO Network</b> . Members also have nationwide access to dental providers through our <b>National Dental GRID Plus Network</b> .	Members may receive care from any dental provider, but get the greatest cost savings when care is received from a dental provider participating in our <b>Horizon PPO Network</b> . Members also have nationwide access to dental providers through our <b>National Dental GRID Network</b> .	Members choose a Primary Care Dentist (PCD) from our <b>Horizon Dental Choice Network</b> to coordinate all eligible dental services.	Members choose one of the 30 participating <b>Horizon TotalCare Network</b> offices to provide all eligible dental services.
<b>Member Out-of-Pocket Costs</b>	Participating dental providers have agreed to accept our set fee schedule as payment in full for eligible services. We have some of the lowest negotiated fees when compared to our competitors across the state.	Participating dental providers have agreed to accept our set fee schedule as payment in full for eligible services. When a member receives care from an out-of-network dental provider, he or she may be balance billed for any charges greater than our set fees.	Participating dental providers are reimbursed for providing eligible services to members through a monthly capitated payment. Members are responsible for a copayment or coinsurance.	Participating dental providers are reimbursed for providing eligible services to members through a monthly capitated payment. Members have no cost sharing for eligible services provided by their selected primary dental office.
<b>Value to Employers</b>	Employers can build a custom dental plan by choosing benefit levels for coinsurance, deductibles and annual maximums for in-network and out-of-network services.	Employers can build a custom dental plan by choosing benefit levels for coinsurance, deductibles and annual maximums for in-network services.	Employers can choose from different dental plan designs offered at different employee cost sharing levels.	Employers can offer a comprehensive dental plan with no cost sharing for their employees.

**Horizon BCBSNJ Dental Programs also offer:**

- **Strong Smile** – A program that encourages regular dental checkups, which may reduce the need for more costly procedures in the future.
- **The Oral Health Connection** – There is a direct connection between good oral health and good overall health. Through routine oral exams dental providers may be the first doctors to detect early signs of some of chronic conditions such as diabetes, cardiovascular, chronic kidney disease, oral cancer and others. Horizon BCBSNJ Dental Programs can help educate members about the importance of the oral health connection and regular routine checkups.