

Horizon Dental offers groups with two to 50 employees more than just clean teeth!

Proper dental care is an important part of employee health. In fact, routine dental exams may detect serious health risks such as diabetes in their earliest stages when they are easiest to treat.

Combining dental with medical coverage makes great sense. It's less expensive and easier to administer your benefits program. And by integrating dental and medical records, you give providers better insights to treat your employees.

Horizon BCBSNJ offers a range of affordable, comprehensive coverage programs for small groups. Review our Dental Programs to find the one that's right for your business. For medical, dental, vision and prescription drug coverage, visit [HorizonBlue.com](https://www.horizonblue.com).

To learn more about Horizon Dental, contact us at 1-800-4DENTAL (433-6825) or visit [HorizonBlue.com/dental](https://www.horizonblue.com/dental)

At a glance program descriptions:

Horizon Young Grins

Horizon Young Grins (pediatric essential health benefit) can be added to any of Horizon's medical plans. Only those under the age of 19 are eligible for benefits.

- › Comprehensive benefit plan for those members under 19, including medically necessary orthodontics.
- › Access to Horizon BCBSNJ's extensive PPO network.
- › Designed for members under 19.

Horizon Family Grins and Horizon Family Grins Plus

Horizon Family Grins provides comprehensive coverage for children and their parents or guardians. Both Horizon Family Grins and Horizon Family Grins Plus offer access to the Horizon PPO Network, an extensive network of dentists. Both plans offer varying levels of benefits depending on the customer's needs. This plan meets the ACA requirement for pediatric dental benefits.

- › Plan provides In- and Out-of-network benefits for members over age 19.
- › Access to Horizon BCBSNJ's extensive PPO and National Grid Networks.
- › Deepest discounts across the state for eligible preventive, basic and major services.
- › Orthodontic coverage for those under age 19 not meeting the medically necessary orthodontic criteria.

Horizon Healthy Smiles and Horizon Healthy Smiles Plus

Horizon Healthy Smile plans offer comprehensive coverage at an affordable price. Both plans provide access to the Horizon PPO Network. With Horizon Healthy Smiles Plus, members can also use the Horizon Traditional Network. There are no out-of-network benefits.

- › Access to Horizon BCBSNJ's extensive PPO and National GRID Networks.
- › No out-of-network benefits.
- › Flexible benefit options at an affordable price.

Horizon Dental Option Plan (DOP)

One of our most popular plans, DOP offers:

- › The freedom to receive dental services from any dentist. By choosing dentists who participate with the Horizon DOP, your employees can maximize their benefits while reducing out-of-pocket costs. Discounts on participating dentists' charges range between 10 and 30 percent.
- › Option of selecting from more than 220,000 participating dental offices nationwide.
- › Access to a national network, coverage for out-of-network major services, higher network reimbursement and much more.

Horizon Dental PPO Plan

- › **In-Network:** The Horizon Dental PPO Plan, a Preferred Provider Organization Plan, offers the lowest fees available to customers through our Horizon Dental PPO Network of participating dentists. These dentists accept our reduced allowances as payment in full, less any applicable deductibles and/or coinsurance.
- › **Out-of-Network:** Members may go to a nonparticipating dentist and may have to pay the dentist his/her usual fees in advance. Members must then file claims for reimbursement, which is based on our reduced allowances. Members are responsible for any charges in excess of these amounts.

Horizon Dental PPO Access Plan

The Horizon Dental PPO Access Plan covers frequently needed, eligible preventive and diagnostic services. Simple amalgam (silver) fillings are covered at 100 percent when members use a dentist participating in the Horizon Dental PPO Plan Network. For other eligible services the member receives Horizon's negotiated discount with the participating PPO provider. There are no deductibles or annual maximums.

Horizon Dental Companion Plan

The Horizon Dental Companion Plan covers frequently needed, eligible preventive and diagnostic services and selected basic services at 100 percent when members use dentists participating in the Horizon Dental PPO Plan Network. For other eligible services, the member receives Horizon's negotiated discount with the participating PPO provider. There is no annual deductible or annual maximum. The plan is similar to the PPO Access Plan, but sold only to groups that have Horizon BCBSNJ medical.

Learn more about the benefits of combining dental coverage with medical, prescription, vision and wellness programs with Horizon BCBSNJ.

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2018 Horizon Dental Small Group Accounts



[HorizonBlue.com/dental](https://www.horizonblue.com/dental)



Horizon Blue Cross Blue Shield of New Jersey Dental Plans at a Glance for Small Group Employers (two to 50 lives)

Plan type	Dental Option Plan (DOP)	Horizon Dental PPO	Horizon Dental PPO Access
Network size	Over 220,000 participating dental offices nationwide	Over 200,000 participating dental offices nationwide	Over 8,500 participating dental offices within NJ, NY, DE and PA
Network	PPO, Traditional, and Grid Plus (nationally)	PPO and Grid (nationally)	PPO
Underwriting guidelines	Horizon Dental Option	Horizon Dental PPO	Horizon Dental PPO Access
Participation: 2-9 eligible employees	100%*	100%*	100%*
Participation: 10-50 eligible employees	75%*	75%*	75%*
Minimum employer contribution	The single rate or 50% of total premium	The single rate or 50% of total premium	The single rate or 50% of total premium
New business effective dates	1st and 15th of the month	1st and 15th of the month	1st and 15th of the month
Group size requirement	2 eligible/2 enrolled**	2 eligible/2 enrolled**	2 eligible/2 enrolled**
Plan	Horizon Dental Option	Horizon Dental PPO	Horizon Dental PPO Access
Annual deductible options (individual)***	\$25/\$50	\$25/\$50	None
Annual maximum options	\$1,000/\$1,500	\$1,000/\$1,500	No maximum
Eligible preventive services (exams, X-rays, cleanings and sealants)	100%† (deductible never applies)	100%† (deductible never applies)	100%
Eligible basic service options (root canals, periodontal and extractions)	80% after deductible†	80% after deductible†	Silver fillings and space maintainers 100%. Discounted fee for all other eligible basic services (in-network benefit only)
Eligible major service options (crowns, bridges and dentures)	50% after deductible†****	50% after deductible†****	Discounted fee. Not subject to waiting period (in-network benefit only)

Plan type	Horizon Dental Companion	Horizon Healthy Smile Plans
Network size	Over 8,500 participating dental offices within NJ, NY, DE and PA	Over 200,000 participating dental offices nationwide
Network	PPO	Healthy Smile - PPO and Grid Healthy Smile Plus - PPO, Traditional, and Grid Plus
Underwriting guidelines	Horizon Dental Companion	Horizon Healthy Smile Plans
Participation: 2-9 employees	Must match medical	100%*
Participation: 10-50 employees	Must match medical	75%*
Minimum employer contribution	Must match medical	The single rate or 50% of total premium
New business effective dates	1st and 15th of the month	1st and 15th of the month
Group size requirement	Must match medical	2 eligible/2 enrolled**
Plan	Horizon Dental Companion	Horizon Healthy Smile Plans
Annual deductible options (individual)***	None	\$50
Annual maximum options	n/a	\$1,000
Eligible preventive services (exams, X-rays, cleanings and sealants)	100%	100%/80%
Eligible basic service options (root canals, periodontal and extractions)	Silver fillings and space maintainers 100%. Discounted fee for all other eligible basic services (in-network benefit only)	80%/50%
Eligible major service options (crowns, bridges and dentures)	Discounted fee. Not subject to waiting period (in-network benefit only)	50% after deductible

* Includes spousal waivers.
** Will write down to one (1) when medical has one (1) enrolled. Participation requirement must still be met.
*** Family deductibles are three times these amounts.
**** A six-month waiting period applies to major services. The waiting period can be waived with proof of prior coverage for major services.
† Other options available.

Always contact Member Services at 1-800-4DENTAL (433-6825) to verify dentists’ continued participation or visit horizonblue.com/doctorfinder

Plan type:	Horizon Young Grins	Horizon Family Grins	Horizon Family Grins Plus
These plans meet the pediatric dental coverage requirements of the Affordable Care Act.			
	In-Network (under age 19)	Pediatric In-Network (under age 19)	Adults In-Network (age 19 and over)
Deductible (Preventive/Diagnostic)			
Individual	\$25	\$25	\$0
Family	\$0	\$0	\$0
Deductible (Basic & Major)			
Individual	\$100	\$100	None
Family	\$200	\$200	None
Annual Maximum	n/a	n/a	n/a
Benefit Period Maximum Out-of-Pocket (Basic, Major & Orthodontia)			
Individual	\$350	\$350	n/a
Family	\$700	\$700	n/a
Preventitive:			
Periodic Oral Evaluations	100% Once/6 months	100% Once/6 months	100% Once/6 months
Prophylaxis	100% Once/6 months	100% Once/6 months	100% Once/6 months
Periodontics:			
Scaling & Root Planing	80% Once/1 year	80% Once/1 year	Discount for eligible services
Endodontics:			
Root Canal Therapy - Anterior & Bicuspid	80%	80%	Discount for eligible services
Root Canal Therapy - Molar	80%	80%	Discount for eligible services
Major Prosthodontics:			
Medically Necessary Orthodontia	50%	50%	n/a
Cosmetic Orthodontia (\$1000 lifetime max)	Not covered	50%	n/a

Horizon Dental will help your employees feel better and smile more! Contact 1-800-4DENTAL (433-6825)

