



The **Horizon Dental PPO Access Plan** covers real dental services that you will use and value. The plan provides 100 percent coverage for the most frequently needed dental services. It's just another way Horizon Blue Cross Blue Shield of New Jersey makes dental care work for you and your family.

What is the Horizon Dental PPO Access Plan?

In Network: The plan covers frequently needed, eligible preventive and diagnostic services, such as exams, cleanings and X-rays, as well as amalgam (silver) fillings and space maintainers, at 100 percent. For eligible remaining basic services and all major or specialty services, such as root canals, crowns and bridges, you'll pay only a reduced Horizon Dental PPO Plan allowance to participating dentists. There is no annual deductible, no annual maximum and no wait period for major services.

Out of Network: The plan allows members to use nonparticipating dentists for eligible preventive and diagnostic services, such as exams, cleanings and X-rays, as well as amalgam (silver) fillings and space maintainers. However, they may have to pay for any charges above the Horizon Dental PPO Plan allowance, pay dentists at the time of service and submit claims for reimbursement. There is no out-of-network benefit for remaining basic services and all major or specialty services.

Here's an example of how the Horizon Dental PPO Access Plan works:

Dentist	Service	Typical Dentist's Charge	Horizon BCBSNJ Allowed Charge	Horizon BCBSNJ Pays	Member Pays
In-Network Dentist	Comprehensive Oral Evaluation [a preventive service]	\$88	\$39	\$39	\$0
In-Network Dentist	Crown [a major service]	\$1,111	\$681	\$0	\$681

Examples for illustrative purposes only.

How does it work?

It's easy! You'll receive the highest level of benefits when using a participating Horizon Dental PPO Network dentist from our vast network. To find a participating Horizon Dental PPO dentist, refer to our directory of participating dentists or visit our user-friendly Web site, www.HorizonBlue.com, and find the names and addresses of participating dentists, detailed door-to-door directions and a street map.

How do I enroll in the Horizon Dental PPO Access Plan?

It's simple! To enroll in the dental plan only, simply check the Horizon Dental PPO Access Plan box and the applicable contract type on your enrollment application. To enroll in both a medical and dental plan from Horizon BCBSNJ, simply check the applicable contract type on your enrollment application.

Worry-free service

Dedicated Member Services Representatives are available to speak with you, Monday through Friday, from 8 a.m. to 6 p.m., Eastern Time (ET). If you have questions or need help selecting a dentist who's right for you, call us at **1-800-4-DENTAL (433-6825)**.



Horizon Blue Cross Blue Shield of New Jersey

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