



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Horizon Dental PPO Access Plan

The Horizon Dental PPO Access Plan covers frequently needed, eligible preventive and diagnostic services, and simple amalgam (silver) fillings at 100 percent when members use a dentist participating in the Horizon Dental PPO Plan Network. There is no annual deductible or annual maximum.

- 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, members 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 certain 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.

If members choose a dentist who participates with the Horizon Blue Cross Blue Shield of New Jersey dental networks, they can maximize their benefits while reducing out-of-pocket costs. Visit www.HorizonBlue.com/Directory to find a dentist.

Sealants		Optional
COVERED SERVICES		
Exams and Preventive Services Exams	All exams Fluoride treatment (child) Prophylaxis	100% of allowed charges
X-rays	Panoramic Full-mouth X-rays	100% of allowed charges
Restorations and Repairs	Amalgam restorations Sedative filling Denture adjustments	100% of allowed charges
Space Maintainers	Fixed unilateral and bilateral space maintainers	100% of allowed charges
Restorations and Repairs	Composite restorations (other than for molars) Denture repairs	PPO fee schedule*
Endodontics	Pulp cap/Pulpotomy Root canal therapy – anterior, bicuspid, molar	PPO fee schedule*
Periodontics	Scaling and root planing Gingivectomy Soft tissue grafts Periodontal maintenance Osseous surgery	PPO fee schedule*
Oral Surgery	Routine extractions Soft tissue surgical extractions Incision and drainage of abscess Surgical extractions – impacted	PPO fee schedule*
Major Restorations	Crowns	PPO fee schedule*

COVERED SERVICES		
Dentures	Complete and partial dentures	PPO fee schedule*
Fixed Bridges	Retainers and pontics	PPO fee schedule*
Orthodontic Procedures	Children only Limited to one complete orthodontic treatment per lifetime	25% of participating dentist's fee

Please note that the benefit highlights are provided for informational purposes and represent in-network coverage only. See your benefit booklet for a complete listing of covered services, plan limitations, deductibles and maximums. Horizon BCBSNJ makes every effort to provide clear and accurate information pertaining to these benefit highlights. However, because Horizon BCBSNJ generally expects continued guidance from regulators on issues pertaining to federal health care reform, the information that has been provided is subject to change. Horizon BCBSNJ will provide notice of such changes to members pursuant to state and federal requirements.

* Members pay only a reduced Horizon Dental PPO Plan allowance to participating dentists.

Dental Vocabulary

Dentures

Complete Dentures – A dental prosthesis that replaces all the natural teeth of a single dental arch.

Partial Dentures – A dental prosthesis that replaces one or more, but less than all, of the natural teeth and associated structures in an arch.

Endodontics

Endodontics – The dental specialty that deals with injuries to or diseases of the pulp or nerve of the tooth.

Pulp Cap – A procedure used to cover pulp with a dressing or cement.

Pulpotomy – A procedure to remove a portion of pulp.

Root Canal Therapy – The process of treating disease or inflammation of the pulp or root canal; this involves removing the pulp and tooth's nerves and filling the canal(s) with an appropriate material for a permanent seal.

Fixed Bridges

Anterior – Refers to the teeth and tissues toward the front of the mouth.

Bicuspid – A two-cusped tooth found between the molar and the cuspid.

Molars – The broad, multicusped back teeth used for grinding food.

Pontic – An artificial tooth used in a fixed bridge to replace a missing tooth.

Retainer – The part of a fixed bridge that attaches a false tooth to a natural tooth or implant.

Major Restoration

Crowns – The portions of the teeth that are covered by enamel; also dental restorations that cover the area of the tooth and restore it to its original shape.

Oral Surgery

Incision and Drainage of Abscess – Making an incision so the trapped liquids in the infected tissue can escape.

Surgical Extractions – Extraction of an unerupted tooth by making a surgical incision.

Periodontics

Gingivectomy – The surgical removal of gingival tissue (gum).

Osseous Surgery – Surgery performed to correct damage to gingival tissue (gum) and supporting structures as a result of periodontal disease.

Periodontics – The dental specialty that deals with injuries or diseases of the gums and supporting tissues.

Root Planing – The process of scaling and planing root surfaces to remove all calculus, plaque and infected tissue.

Scaling – A procedure used to remove plaque, calculus and stains from the teeth.

Restorations and Repairs

Amalgam – An alloy used to restore teeth.

Composite Restoration – A tooth-colored material used to restore teeth.

Restoration – Any material or device used to replace tooth structure lost because of decay or fracture.

Visits and Exams

Fluoride Treatment – A prescription-strength fluoride product that helps strengthen the tooth surface and prevent cavities.

Prophylaxis – The scaling and polishing procedure performed to remove calculus, plaque and stains from teeth.

Sealant Application – A composite material used to seal the decay-prone pits, fissures and grooves of children's teeth to prevent tooth decay.

Space Maintainer – A dental appliance that fills the space of a lost tooth or teeth and prevents other teeth from moving into the space; used especially in orthodontic and pediatric treatment.