



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work.*

# Horizon Dental Option Plan

## 100/80/60

The Horizon Dental Option Plan offers:

- Ways to save money without reducing member benefits.
- The freedom to receive dental services from any dentist. By choosing dentists who participate with the Horizon Dental Option Plan, members can maximize their benefits while reducing out-of-pocket costs. Discounts off participating dentists' charges range between 10 and 30 percent.
- The option of selecting from more than 136,000 participating dental offices nationwide. With any choice members make, there's always a dental benefit and they are always covered for eligible services because of the plan's out-of-network benefit. Members may go to a nonparticipating dentist, but 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.
- Access to a national network, coverage for out-of-network major services, higher network reimbursement and much more.

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](http://www.HorizonBlue.com/Directory) to find a dentist.

<b>Annual Deductible Options</b>	<b>\$25, \$50, \$100</b>
<b>Annual Maximum Options</b>	<b>\$1000, \$1500, \$2000 (\$2000 only available for groups with 10+ eligible.)</b>
<b>Out-of-Network Reimbursement Options</b>	<b>Maximum Allowable Charges (MAC)* 80th for groups with 10+ eligible, 90th for groups with 25+ eligible Fair Health Relative Value Benchmarks**</b>

### PREVENTIVE SERVICES

Exams and Preventive Services	All exams Fluoride treatment (child) Prophylaxis	100% of allowed charges
X-rays	Panoramic Full-mouth X-rays	100% of allowed charges

### BASIC SERVICES

Restorations and Repairs	Amalgam restorations Composite restorations (other than for molars) Denture repairs	80% of allowed charges after deductible
Space Maintainers	Fixed unilateral and bilateral space maintainers	80% of allowed charges after deductible
Endodontics	Pulp cap/Pulpotomy Root canal therapy – anterior, bicuspid, molar	80% of allowed charges after deductible
Periodontics	Scaling and root planing Gingivectomy Soft tissue grafts Periodontal maintenance Osseous surgery	80% of allowed charges after deductible
Oral Surgery	Routine extractions Soft tissue surgical extractions Incision and drainage of abscess Surgical extractions – impacted	80% of allowed charges after deductible

### MAJOR SERVICES

Major Restorations	Crowns	60% of allowed charges after deductible
--------------------	--------	--

COVERED SERVICES		
Dentures	Complete and partial dentures Adjustments	60% of allowed charges after deductible
Fixed Bridges	Retainers and pontics	60% of allowed charges after deductible
Orthodontic Procedures (optional)	Children only Limited to one complete orthodontic treatment per lifetime	50% of allowed charges after deductible
Orthodontic Life-time Maximum Options	\$750, \$1000	

A six-month waiting period applies to major services and orthodontic procedures. The waiting period can be waived with proof of prior coverage for major services and orthodontic procedures.

\* **Maximum Allowable Charge (MAC)** – Out of network Horizon BCBSNJ fee schedule.

\*\* **Fair Health Relative Value Benchmark (FHRVB)** – Payment schedule purchased from a company known as Fair Health Value Benchmark that pays claims at a “percentile” of charges.

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.

# 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.