



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Horizon Dental PPO Plan

100/80/60

- **In Network:** The Horizon Dental PPO Plan, a Preferred Provider Organization Plan, offers the lowest fees available to our members 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.

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.

Annual Deductible Options	\$25, \$50, \$100	
Annual Maximum Options	\$1000, \$1500	
Out-of-Network Reimbursement Options	PPO fee schedule	
COVERED SERVICES (PREVENTIVE)		
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
COVERED SERVICES (BASIC)		
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
COVERED SERVICES (MAJOR)		
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
Orthodontic Life-time Maximum Options	\$750	

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.

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.