



The **Horizon Dental PPO Access Plan** covers real dental services that your employees 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 coverage work for you and your employees.

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, 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, 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 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] | \$89 | \$39 | \$39 | \$0 |
| In-Network Dentist | Crown [a major service] | \$1,061 | \$681 | \$0 | \$681 |

Examples are for illustrative purposes only.

Horizon Dental PPO Access Plan Small Group Rates[‡] Rate band determined by actual enrolled members.

| | 2 to 9 enrolled | 10 to 24 enrolled | 25+ enrolled with prior coverage | 25+ enrolled without prior coverage |
|-----------------------|-----------------|-------------------|----------------------------------|-------------------------------------|
| Single | \$12.76 | \$10.22 | \$8.22 | \$9.45 |
| Two adults | \$27.21 | \$21.77 | \$17.53 | \$20.16 |
| Parent and child(ren) | \$29.64 | \$23.72 | \$19.10 | \$21.96 |
| Family | \$44.71 | \$35.76 | \$28.80 | \$33.12 |

[‡] Rates for new groups only. Rates effective December 1, 2009 and subject to change without notice.

100% participation required for 2 to 9 lives.

75% participation required for 10 to 50 lives.

Minimum of 25 enrollees required for 51+ lives.



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

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