

# Dental Plan

## Horizon Blue Cross Blue Shield of NJ

The Dental plan is a PPO that offers coverage in- and out-of- network. It is to your advantage to utilize a network dentist in order to achieve the greatest cost savings. If you choose to go out-of-network, you will be responsible for any cost exceeding Horizon Blue Cross Blue Shield's negotiated fees, plus any deductible and coinsurance associated with your procedure.

### Horizon BCBS Dental Plan

Benefit	In-Network & Out-of-Network
<b>Deductible</b> (Individual/Family)	\$50 / \$150
<b>Annual Maximum</b>	\$2,000
<b>Diagnostics/Preventive Services</b>	Plan pays 100%, no deductible
<b>Basic Services</b>	Plan pays 80%
<b>Major Services</b>	Plan pays 50%
<b>Orthodontia Services</b> (Dependent children to age 19)	Plan pays 50% (up to \$1,500 lifetime maximum)

### About In- and Out-of-Network Providers

- In-Network Providers: Provider is reimbursed based on contracted fees and cannot balance bill you.
- Out-of-Network Providers: Provider is reimbursed based on Reasonable and Customary standards and balance billing is possible.

### *Finding a Dentist:*

*To find a participating dentist in your area, visit [horizonblue.com/doctorfinder](https://horizonblue.com/doctorfinder).*

