



The [Horizon Dental PPO Access Plan](#) covers real dental services that you 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 work for you and your family.

What is the Horizon Dental PPO Access Plan?

The Horizon Dental PPO Access Plan covers frequently needed, eligible, preventive and diagnostic services such as exams, cleanings and X-rays at no cost to you when you use dentists participating in the Horizon Dental PPO Plan Network. Silver fillings are also covered at 100 percent. There is no annual deductible or annual maximum for you to worry about. You gain an added advantage when you require eligible basic, major or specialty services, such as root canals, crowns and bridges, by paying only the reduced fee for that service directly to the participating dentist. There is no wait to be eligible for Major services. The Horizon Dental PPO Access plan offers no out-of-network benefit.

Here's an example of how the Horizon Dental PPO Access Plan works:

Provider	Service	Typical Provider Charge	Horizon BCBSNJ Allowed Charge	Horizon BCBSNJ Pays	Member Pays
*In-Network Dentist	Comprehensive Oral Evaluation [a Preventive service]	\$52	\$28	\$28	\$0
*In-Network Dentist	Crown [a Major service]	\$800	\$636	\$0	\$636

* Services from participating Horizon Dental PPO dentists.
Assumes deductible, if any, has been satisfied. Examples for illustrative purposes only.

How does it work?

It's easy! Members receive benefits only when using one of over 7,000 participating Horizon Dental PPO Network dentists. To find a participating Horizon Dental PPO dentist, refer to our directory of participating dentists or visit our user-friendly Web site, www.horizonblue.com, and find the names and addresses of participating dentists, detailed door-to-door directions and a street map.

How do I enroll in the Horizon Dental PPO Access Plan?

It's simple! To enroll in the dental plan only, simply check the Horizon Dental PPO Access Plan box and the applicable contract type on your enrollment application. To enroll in both a medical and dental plan from Horizon BCBSNJ, simply check the applicable contract type on your enrollment application.

If you don't apply for coverage when first eligible, you must satisfy an 18-month waiting period before you again become eligible to enroll in this plan.

Worry-free service

Dedicated Customer Service Representatives are available to speak with you, Monday through Friday from 8:00 a.m. to 6:00 p.m.

If you have questions or need help selecting a dentist who's right for you, just call us at **1-800-4-DENTAL (433-6825)**.