

Plan Provisions	Horizon Dental Option Plan (Dental PPO)	Horizon Dental Choice Plan E (Dental HMO)	Dental Services Organization, DSO (Dental HMO)
Do I need to use a network dentist in order to receive benefits?	No, however you will receive the best value when you utilize a network dentist	Yes, you must utilize a network dentist (no out of network benefit)	Yes, you must utilize a network dentist (no out of network benefit)
Your Annual Deductible • For basic and major care only	\$100/person \$200/family	No deductible	No deductible
Maximum Benefit Payable • Basic Services • Major Services	\$1,500 per person/year	No annual maximum	No annual maximum
Preventive Care • Checkups per tooth • Cleanings • X-rays	100% (no deductible)	100% (no deductible)	100% (no deductible) Some payments are required for Sealants
Basic Services • Root canals • Amalgam and composite fillings • Extractions • Periodontal care	80% of the Horizon BCBSNJ allowable charge (after deductible)	100% (no deductible)	100% (no deductible)
Major Services • Crowns • Bridges • Dentures	50% of the Horizon BCBSNJ allowable charge (after deductible) • Implants covered	• \$150 copay for crowns • Up to \$170 copay for dentures • Implants are NOT covered	100% • Implants are NOT covered
Orthodontic Care (includes adults) Note: Individual must remain in plan through the length of an orthodontic treatment to receive full benefit	50% copay (no deductible) \$1,000 per person lifetime maximum	\$1,000 copay regardless of age	• Up to age 19: \$500 copay • 19 years and over: \$1,250 copay
Provider Information	<ul style="list-style-type: none"> • Pays benefits no matter where you receive care • Using a Horizon Dental Option provider can cost you less because the rate the Network provider charges is lower than the rate charged by a Non-Network dentist • With care from a Horizon Network provider, no claim forms are required • For a current list of providers go to www.horizonblue.com/hackensackmeridianhealth/tools-services/find-doctor/doctor-hospital-finder and select "Horizon Dental Option for HMH Team Members" 	<ul style="list-style-type: none"> • Must use Horizon Dental Choice network providers • For a current list of providers go to: www.horizonblue.com/hackensackmeridianhealth/tools-services/find-doctor/doctor-hospital-finder and select "Horizon Dental Choice for HMH Team Members" • Horizon will assign new participants a dentist. Members have the ability to change dentists by calling Member Services at 1-844-383-2327. 	<ul style="list-style-type: none"> • Must use Eastern Dental network providers • You select one primary dental provider who will provide or coordinate all of your dental care within the network • For a current list of providers go to: https://www.easterndental.com/