

DENTAL PLANS



Horizon Dental Option Plus Plan (DOP)

100 / 80 / 50

Coinurance

\$50

Deductible

\$2,000

Annual Max.

\$2,000

Ortho

Gibbons PC

Coverage Type

	In Network	Out of Network
Preventive (cleanings, oral exams, bitewing X-rays)	100%	80%
Basic (fillings, extractions)	80%	80%
Major (bridges, dentures, crowns)	50%	50%

Basic & Major Deductible

Does not apply to preventive/diagnostic

\$50 \$150

Individual/Family

\$50 \$150

Individual/Family

Annual Maximum per Calendar Year

Combined in- and out-of-network

\$2,000

Preventive and Diagnostic does not go towards the annual deductible

\$2,000

Orthodontia

Combined in- and out-of-network
Child Only

\$2,000

50%

\$2,000

50%

Benefit Waiting Period

None

None

COVERED PREVENTIVE SERVICES

Cleanings/Oral Exams

3x per calendar year

Bitewing X-Rays

(set of 4)

2x per calendar year

Fluoride

Up to age 19

1x in 6 months

Sealants

Up to age 14

1st and 2nd molars only; 1x in 36 months

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Coverage Type	In Network	Out of Network
COVERED BASIC SERVICES		
Fillings Composite and Amalgam	Replacement once per 6 months per tooth	
Space Maintainers	Up to age 19	
Oral Surgery	As required except for simple extractions	
Deep Cleaning for Gum Disease	1x per calendar year	
X-Rays	1x in 36 months	
COVERED MAJOR SERVICES		
Crowns/Inlays/Onlays	Replacement once per 60 months	
Bridges/Dentures	Replacement once per 60 months	
General Anesthesia	When dentally necessary in connection with oral surgery, extractions or other covered dental services	
Implants	Not Covered	

FAQs	
Who is a participating dentist? A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members.	Do I need an ID card? No. You do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in the Horizon Dental Option plan.
Can I find out what my out-of-pocket expenses will be before receiving a service? Yes. You can ask your dentist to get a pretreatment estimate from Horizon. Your participating general dentist or specialist will send Horizon a plan for your care and will request an estimate of benefits. The estimate helps you prepare for the cost of dental services.	May I choose a non-participating dentist? The Horizon Dental Option plan offers coverage for both in- and out-of-network dentists. Out-of-network providers are paid on a 80th of Fair Health
	How do I find a participating dentist? To locate a participating provider, please utilize the doctor finder at horizonblue.com/doctorfinder or by calling 1-800-4-Dental. Simply log in or continue as a guest, select dental, select the Horizon Dental Option plan, input any location nationwide, select the dentist, specialty or group practice and the results will automatically generate based on the network(s) your plan belongs to.

Dependent Age: 26

Student Age: 26

*Payment is based upon the Horizon allowance and the provider may bill the member up to charges.

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Out-of-network doctors and other health care professionals can bill you for the difference between the charges Horizon has agreed to pay and the actual charge for the service.

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