### **DENTAL PLANS**





# Horizon Dental Option Plan (DOP)

\$50

\$1,500

N/A

Deductible

Annual Max.

Ortho

Coverage Type	In Network	Out of Network
Preventive (cleanings, oral exams, bitewing X-rays)	100%	80%
Basic (fillings, extractions)	80%	80%
<b>Major</b> (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	\$1,500	\$1,500
Orthodontia Combined in- and out-of-network	Not Covered	Not Covered
Benefit Waiting Period	Upon Eligibility	Upon Eligibility
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.

## 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.

#### 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.

#### 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

#### 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

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<sup>\*</sup>Payment is based upon the Horizon allowance and the provider may bill the member up to charges.