“Affordable dental and vision plans?”

YES.

2016 Dental & Vision Plans for Individuals & Families

Horizon Blue Cross Blue Shield of New Jersey
That’s why Horizon Blue Cross Blue Shield of New Jersey offers affordable vision and dental plans, so you can get the total coverage and savings you need for yourself or your whole family.

Because it’s not just about clean teeth or good vision—proper dental and vision care are important parts of staying healthy. In fact, routine dental and eye exams may detect serious health risks, such as diabetes.

If you already have our health plan coverage, it’s easy to add dental and vision. If you’re a new customer, you’ll soon see why so many people trust our award-winning customer service.
For more than 50 years, Horizon Dental has been providing affordable, comprehensive dental coverage for individuals and families. With Horizon Dental, members have access to:

- A large network of dentists and oral health professionals across the country
- Tools to choose a local dentist, print an ID card, and see your dental claims online
- An experienced team of representatives who can help you find, enroll in, and use the right plan for your needs and budget

At Horizon Dental, we’re connecting the dots between medical and dental care to give members the complete coverage they need.

**Dental Networks**

Horizon Dental plans can connect you with thousands of dentists and oral health specialists in New Jersey and across the country. We have some of the fastest growing networks in the state. And, all our dental professionals go through a rigorous evaluation and credentialing process before being asked to participate. Find your dentist at HorizonBlue.com/DoctorFinder.

**Plan Eligibility**

All Horizon Dental plans can be purchased with a health plan or by themselves if you have health plan coverage with another company. You must be a New Jersey resident to purchase a Horizon Dental plan, which means you must have a primary residence in New Jersey.
ACA Regulations for Children

Pediatric dental coverage is one of the 10 essential healthy benefits that the ACA has required for all individuals purchasing medical coverage from the health insurance exchange. Horizon BCBSNJ offers pediatric essential benefits as a stand-alone plan (Horizon Young Grins) or as part of a comprehensive family plan (Horizon Family Grins and Horizon Family Grins Plus).

DENTAL PLANS FOR INDIVIDUALS & FAMILIES

Horizon Young Grins
This is our stand-alone pediatric dental (SAPD) plan. It meets the requirements of the ACA pediatric essential health benefit.

Horizon Family Grins and Horizon Family Grins Plus
These plans provide ACA-compliant essential benefits for children, as well as comprehensive coverage for their parents or guardians. Both Horizon Family Grins and Horizon Family Grins Plus offer varying levels of benefits and access to the extensive Horizon PPO Network.

Horizon Healthy Smiles and Horizon Healthy Smiles Plus
These plans offer comprehensive coverage at an affordable price. Both plans provide access to our Horizon PPO Network. With Horizon Healthy Smiles Plus, members can also access the Horizon Traditional Network, but there are no out-of-network benefits. The Horizon Healthy Smiles plans provide a $1,000 benefit to help pay for those services outside of preventive and diagnostic services. In addition, there are varying levels of benefits available, along with coverage for orthodontia. Please note that these are not ACA-compliant plans.
The effective date, the date when your coverage officially begins, can be different depending on the plan you choose. For example, the Horizon Individual and Centurion plans can have an effective date any day of the month. However, the Horizon Young Grins, Horizon Family Grins, and Horizon Healthy Smiles Dental plans are effective on either the 1st or the 15th of the month.

Horizon Centurion Dental

Horizon Centurion Dental, our lowest-cost dental program, offers individuals and families an affordable dental program. Simply visit a participating Horizon PPO Network dentist for eligible services to receive dental care at reduced fees.

Horizon Individual Dental

Horizon Individual Dental covers most eligible preventive dental services with no deductible, copayment, or benefit maximum. This plan provides access to the Horizon Dental Choice Network. Your selected primary care dentist coordinates all your dental needs. If there is a service or procedure your dentist is unable to complete, you will be referred to a participating specialist. In your first year, you’ll save 30 percent on covered major services. When you stay with the same primary care dentist, your savings for eligible major services increases to 40 percent in the second year and to 50 percent in the third year and thereafter.

Enrollment Effective Dates

Waiting Periods

Horizon Dental plans do not have waiting periods for diagnostic or preventive coverage. However, some dental plans have waiting periods for certain coverage and procedures. For example, if you enroll in Horizon Healthy Smiles, you would have to wait 6 months before amalgam (silver) fillings would be covered. See the dental plan guide for details.
Horizon Vision plans can help you save on all your vision-related needs. Regular eye exams can lead to early detection of potential medical issues such as hypertension and diabetes, which could result in earlier treatment—protecting your health and dollars.

The Horizon Vista V & Horizon Panorama Vision V plans offer:

- A higher frame allowance when purchased through Visionworks
- Savings on additional eyeglasses, sunglasses and disposable contact lenses
- One-year breakage warranty
- Mail-order contact lenses
- Laser-vision-correction discounts (up to 25% off)
- Low-vision services

Vision Care Savings at Home & Away

Horizon Vision plans are administered through Davis Vision, with thousands of vision professionals in New Jersey and nationwide, including Visionworks retail locations. Find your vision professional at HorizonBlue.com/DoctorFinder.

Eligibility & Waiting Periods

There is a 7-day waiting period after your “effective date” (the date your coverage begins) before vision claims will be paid. All Horizon Vision plans can be purchased with a medical plan or by themselves. You must have a primary residence in New Jersey and be age 19 or older.

GET ANSWERS & ENROLL
Call 1-844-826-5528

Learn more about Horizon Vision plans and enroll online at HorizonBlue.com/Plans.
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HORIZON DENTAL & VISION

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