Healthier Smiles, Clearer Vision

Horizon Dental and Horizon Vision Plans for Individuals and Families
Since 1932, Horizon Blue Cross Blue Shield of New Jersey has been providing protection and peace of mind to the families of New Jersey. And we look forward to continuing to do so, with our full suite of health, dental and vision plans, for years to come.

Our Promise

• To serve with excellence and dedication
• To provide peace of mind for those who depend on us
• To enrich the lives and health of our members and the communities we serve

We’re a proud member of the Blue Cross and Blue Shield Association, one of the largest, best known and most respected names in health insurance.
Horizon Blue Cross Blue Shield of New Jersey is the state’s most trusted health insurance company, covering 3.8 million members. We know our members; they are our families, our friends, our neighbors.

Horizon BCBSNJ is proud to offer both Horizon Dental and Horizon Vision products as a comprehensive solution to your benefits needs.

Horizon Dental has the fastest-growing network of dentists in the state, offering our members wide access to general dentists and specialists. Horizon Vision, which is administered through Davis Vision, has a nationwide network that includes Davis’ retail locations, Visionworks.

All of our Horizon Dental and Horizon Vision plans are designed to be:

- **Affordable**: We offer a range of plans designed to meet your budget.

- **Accessible**: Our networks enable our members to get the right care close to home.

- **Administratively Easy**: If you already have our medical coverage, it’s easy to add dental and vision. If you’re a new customer, you’ll see how simple it is to do business with Horizon BCBSNJ.
Focus on Quality

Meeting our customers’ needs for quality dental plans — with access to a large network of dentists and specialists — is our priority.

Prior to being admitted to our dental networks, dentists go through a thorough credentialing process, which:

- Verifies active licensure without any restrictions.
- Examines practice history.
- Confirms board certification/eligibility as well as hospital admitting privileges, where applicable.
- Establishes that all minimum malpractice insurance requirements are being met.

We re-credential dentists on a regular basis to ensure they continue to meet these standards. This rigorous evaluation process is just another part of our full commitment to the quality of the care our members receive.

It’s About Your Health

At Horizon Dental, we connect the dots between medical and dental care. Proper dental care is an important part of staying healthy. It’s not just about clean teeth; routine dental exams may detect serious health risks, such as diabetes, and can help someone with a chronic medical condition control symptoms. Using aggregated member data, we will help guide you on how certain chronic health conditions correlate with medical expenses and wellness — and why it pays to get medical, dental and prescription drug coverage from one carrier.

Dental 101

Learn about oral health and dental procedures at HorizonBlue.com/dental. Our website features educational articles and videos, and allows members to track dental and medical claims online.
Horizon Dental Plans for Individuals and Families

**Horizon Young Grins**
Horizon Young Grins, our stand-alone pediatric dental (SAPD) plan, meets the requirements of the Affordable Care Act (ACA). You can purchase Horizon Young Grins with your Horizon BCBSNJ medical plan or by itself if you have medical coverage with another company. If you purchase medical coverage outside of the Health Insurance Marketplace, you must either attest that you have pediatric dental coverage from another carrier or purchase an SAPD plan. Horizon BCBSNJ offers pediatric essential benefits as a stand-alone plan to give consumers a choice. Horizon Young Grins offers access to the Horizon PPO Network.

**Horizon Family Grins and Horizon Family Grins Plus**
Horizon Family Grins provides comprehensive coverage for children — an ACA requirement — and their parents or guardians. Both Horizon Family Grins and Horizon Family Grins Plus offer access to the Horizon PPO Network, an extensive network of dentists. Both plans offer varying levels of benefits depending on a family’s needs.
Horizon Dental Plans for Individuals and Families

**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 use the Horizon Traditional Network. 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 coinsurance available, along with coverage for orthodontia.

**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. Your selected primary care dentist coordinates all your dental needs. If there is a service or procedure your dentist is unable to perform, you will be referred to a participating specialist.

In your first year, you'll save 30 percent or more on covered major services. When you stay with the same primary care dentist, your savings for eligible major services increase to 40 percent in the second year and to 50 percent in the third year and thereafter.
Network Access

Each Horizon Dental plan offers access to one or more of these local and nationwide networks:

In New Jersey and contiguous counties in Delaware, New York and Pennsylvania
   Horizon Traditional
   Horizon PPO
   Horizon Dental Choice
Outside New Jersey
   National Dental GRID Plus
   National Dental GRID

Use our online directory at HorizonBlue.com/doctorfinder to search for an in-network dentist.

A Tradition of Unmatched Customer Service

When you purchase a Horizon Dental plan, our highly trained customer service team is here to help. If you have questions about benefits, selecting in-network dentists or have a question about a claim, just call 1-800-4DENTAL (433-6825) to speak with a customer service representative.

Enroll Now!

Enrolling is easy. An enrollment form for the Horizon Young Grins, Horizon Family Grins and Horizon Healthy Smiles plans is enclosed with this brochure. Please complete it and mail it to the address listed on the form.

Visit HorizonBlue.com/dental and scroll to the Products tab to enroll in Horizon Centurion Dental or Horizon Individual Dental.

For more information, call 1-844-826-5528.
Vision is a low-cost benefit that can enhance your existing coverage or stand on its own. With 80 percent of Americans requiring corrective-vision services\(^1\), many consumers are already paying hundreds of dollars out of pocket annually for vision-related needs. What’s more, a regular eye exam 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.

Horizon Vision plans are administered through Davis Vision, a national leader in the eye health industry. Providers are located throughout New Jersey and include Davis Vision’s own Visionworks retail locations. Members can locate a provider through HorizonBlue.com/doctorfinder. Under Member Services, select Vision Services.

In addition, if you’re a Horizon BCBSNJ member with both medical and vision coverage and participate in one of our care management programs, you can benefit from the integration of our medical and vision claims data. Our case managers can view your full claims history and provide you with information that can help you make educated health care decisions.

Why Horizon Vision?
Here are some of the top reasons for considering a Horizon Vision plan:

- **Greater benefits**: Enjoy a generous frame allowance that increases when you use Visionworks.
- **One-year breakage warranty**
- **Additional opportunities to save**: At most participating network locations, members receive up to 20 percent off additional eyeglasses, sunglasses and items not covered by the benefit, and 10 percent off disposable contact lenses.
- **Mail-order contact lenses**: Replacement contacts (after initial benefit) through Davis Vision’s mail-order service ensures easy, convenient purchasing online and quick, direct shipping to your door.

• **Laser vision correction:** Receive up to a 25 percent discount off a participating provider’s usual and customary charge or 5 percent off an advertised special (whichever is lower).

• **Low-vision services:** Receive a comprehensive low-vision evaluation once every five years and low-vision aids up to the plan maximum.

• **Eye health and wellness education:** Horizon Vision offers resources for you to learn more about your eyes, health and wellness.

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**Horizon Vision Plans for Individuals and Families**

**Horizon Vista V**  
The Horizon Vista plan includes fashion-level frames at no charge, designer-level frames with a $15 copayment, and premier-level frames with a $40 copayment. In place of eyeglasses, the Horizon Vista plan covers up to $100 for non-collection contact lenses, plus a 15 percent discount on any additional cost.

**Horizon Panorama V**  
The Horizon Panorama plan includes fashion- and designer-level frames at no charge, and premier-level frames with a $25 copayment. In place of eyeglasses, the Horizon Panorama plan covers up to $130 for non-collection contact lenses.

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**Enroll Now!**

**A Tradition of Unmatched Customer Service**  
When you have questions about your Horizon Vision plan, we’re ready to help. If you have questions about benefits, selecting in-network doctors and other health care professionals or have a question about a claim, just call **1-800-278-7753** to speak with a customer service representative.

An enrollment form is enclosed with this brochure. Please complete the form and mail it to the address listed on the form.

For more information, call **1-844-826-5528**.
## Our Vision Plan Highlights

<table>
<thead>
<tr>
<th>Plans</th>
<th>Horizon Vista V</th>
<th>Horizon Panorama V</th>
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<tbody>
<tr>
<td><strong>Copayments</strong></td>
<td></td>
<td></td>
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<tr>
<td>Eye examination</td>
<td>$10</td>
<td>$10</td>
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<tr>
<td>Spectacle lenses</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Contact lens evaluation, fitting &amp; follow-up care</td>
<td>$0</td>
<td>$0&lt;sup&gt;1&lt;/sup&gt;</td>
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<tr>
<td><strong>Eyeglass Benefit</strong></td>
<td></td>
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<tr>
<td>Non-collection frame allowance (retail):</td>
<td>Up to $100 or $150&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Up to $130 or $180&lt;sup&gt;2&lt;/sup&gt;</td>
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<tr>
<td></td>
<td>Plus a 20% discount on any overage&lt;sup&gt;3&lt;/sup&gt;</td>
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<tr>
<td><strong>Contact Lens Benefit</strong> (in lieu of eyeglasses)</td>
<td></td>
<td></td>
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<tr>
<td>Non-collection contact lenses: Materials allowance</td>
<td>Up to $100</td>
<td>Up to $130</td>
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<tr>
<td></td>
<td>Plus a 15% on any overage&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
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<tr>
<td>Collection contact lenses&lt;sup&gt;4&lt;/sup&gt; (in lieu of allowance):</td>
<td></td>
<td></td>
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<tr>
<td>- Disposable lenses</td>
<td>N/A</td>
<td>Up to 4 boxes/multi-packs</td>
</tr>
<tr>
<td>- Planned replacement lenses</td>
<td>N/A</td>
<td>Up to 2 boxes/multi-packs</td>
</tr>
<tr>
<td>- Evaluation, fitting &amp; follow-up care</td>
<td>N/A</td>
<td>Included</td>
</tr>
<tr>
<td>Visually required contact lenses (with prior approval):</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>- Materials, evaluation, fitting &amp; follow-up care</td>
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<sup>1</sup> Copayment applies to Davis Vision Collection contact lenses only.

<sup>2</sup> Members receive an additional $50 allowance at Visionworks.

<sup>3</sup> Additional discounts not applicable at Walmart, Sam’s Club or Costco locations.

<sup>4</sup> Davis Vision Collection is available at most participating independent provider offices. Collection is subject to change. Contact lens collection (Option II) is inclusive of select torics and multifocals.

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Davis Vision, Inc., supports Horizon Blue Cross Blue Shield of New Jersey in the administration of vision benefits. Davis Vision, Inc., is independent from and not affiliated with Horizon Blue Cross Blue Shield of New Jersey or the Blue Cross and Blue Shield Association.

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