



Horizon Blue Cross Blue Shield of New Jersey

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 doing the same for you and your family.

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 throughout the state. We know our members; they are our family, 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.

Both our Horizon Dental and Horizon Vision plans are designed to be:

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

Connecting the dots...

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.

Dental 101

Learn about oral health and dental procedures at [HorizonBlue.com/dental](https://www.horizonblue.com/dental). Our website features articles and videos to educate our members, 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 medical plan or by itself if you have medical coverage with another company. If you purchase medical coverage from the Health Insurance Marketplace, you must either attest that you have pediatric dental coverage from another carrier or purchase a SAPD plan. Horizon BCBSNJ offers pediatric essential benefits as a stand-alone plan to give consumers a choice.

Horizon Family Grins and Horizon Family Grins Plus



Horizon Family Grins provides comprehensive coverage for children — an Affordable Care Act requirement— and their parents or guardians. Both Horizon Family Grins and Horizon Family Grins Plus offer access to an extensive network of dentists. Both plans offer varying levels of benefits depending on a family's needs.



Horizon Dental Plans



Horizon Healthy Smiles and Horizon Healthy Smiles Plus

Horizon Healthy Smile plans offer comprehensive coverage at an affordable price. Both plans provide access to our PPO network; with Horizon Healthy Smiles Plus, members can also use the Horizon Traditional Network. There are no out-of-network benefits.

The Horizon Health Smiles plans provides 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 Dental PPO 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 complete, 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 **doctorfinder.HorizonBlue.com** 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. Enrollment forms for Horizon Young Grins, Horizon Family Grins and Horizon Healthy Smiles are enclosed with this brochure. Please complete the form 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 **1-800-4DENTAL (433-6825)**.



Horizon Vision

Horizon Vision... Because It's Not Just About Good Eyesight

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, many consumers are already paying hundreds out of pocket for vision-related needs annually. 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. Davis providers are located throughout New Jersey and include Davis Vision's own Visionworks retail locations. Members can locate a provider through the Davis Vision website ([ADD URL](#)).

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% off additional eyeglasses, sunglasses and items not covered by the benefit and 10% 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 25% discount off participating provider's usual and customary or 5% 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.

Horizon Vision plans for Individuals and Families



Horizon Vista V

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Horizon Panorama V

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Enroll Now!

A Tradition of Unmatched Customer Service

When you have questions about your Horizon Vision plan, Davis Vision is 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 **1-888-XXX-XXXX** to speak with a customer service representative.

Enrollment forms for each of the plans are enclosed with this brochure. Please complete the form and mail it to the address listed on the form. For more information, call **1-XXX-XXX-XXXX**.

Quick Glance at our Vision Plans

Plans	Horizon Vista V	Horizon Panorama V
Copayments		
Eye Examination	\$10	\$10
Spectacle Lenses	\$10	\$10
Contact Lens Evaluation, Fitting & Follow-Up Care	\$0	\$0 ¹
Eyeglass Benefit – Frame		
Non-Collection Frame Allowance (Retail):	Up to \$100 OR Up to \$150 Plus a 20% discount	Up to \$130 OR Up to \$180 on any average ²
Contact Lens Benefit (in lieu of eyeglasses)		
Non-Collection Contact Lenses: Materials Allowance	Up to \$100 Plus a 15%	Up to \$130 on any average ²
Collection Contact Lenses/³ (in lieu of Allowance): Materials		
- Disposable: up to	N/A	4 boxes/multi-packs
- Planned Replacement: up to	N/A	2 boxes/multi-packs
- Evaluation, Fitting & Follow-up Care	N/A	Included
Visually Required Contact Lenses (with prior approval) - Materials, Evaluation, Fitting & Follow-Up Care	Included	Included

¹ Copayment applies to Collection Contact Lenses only.

² Additional discounts not applicable at Walmart, Sam's Club or Costco locations.

³ 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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Visit Horizon Blue Cross Blue Shield of New Jersey's corporate Facebook® page, facebook.com/HorizonBCBSNJ.



Stay up to date with the latest company news and health and wellness information. Follow us on Twitter™, twitter.com/HorizonBCBSNJ.



See videos explaining how we're transforming the health care delivery system in New Jersey and more, youtube.com/BCBSNJ.



Learn how to stay connected with Horizon Blue Mobile anytime, anywhere, mobile.HorizonBlue.com.



The Horizon Blue App gives members access to their health insurance information anytime, anywhere.

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