

Horizon Small Group Dental Seller's Guide

Horizon Product Name	OON options	Network	Key Highlights	Can be quoted as Voluntary? Y or N	Participation Guidelines Based on # eligible (contrib plans)	Participation Guidelines (voluntary plans)	Dependent Age	Contributions
Dental Option Plan (DOP)	MAC only	Grid Plus (National), Traditional & PPO	Premium Plan. In and out of network benefits and includes our largest network in NJ and nationally	Y	2-9 100%, 10-50-75%	None	19 or 23 if full time student. Terminates on birthday	100% of the single rate or 50% of total premium
PPO	MAC only	Grid (National) & PPO	In and out of network benefits. More cost effective compared to DOP due to narrower network	Y	2-9 100%, 10-50-75%	None	19 or 23 if full time student. Terminates on birthday	100% of the single rate or 50% of total premium
PPO Access	Preventative/Diagnostic Services	PPO	Preventative & Diagnostic covered at 100%. Member receives Horizon's negotiated discount with a participating PPO provider for other eligible services	N	2-9 100%, 10-50-75%	N/A	19 or 23 if full time student. Terminates on birthday	100% of the single rate or 50% of total premium
PPO Access 1050	Preventative/Diagnostic Services	PPO	Benefits same as PPO Access. Available to groups between 10-50 lives with slightly reduced rates compared to PPO	N	10-50-50%	N/A	19 or 23 if full time student. Terminates on birthday	100% of the single rate or 50% of total premium
Dental Companion	Preventative/Diagnostic Services	PPO	Same as PPO Access <i>*Enrollment must match the medical</i>	N	Must match the medical; with the exception of Young Grins waivers	N/A	Terminates end of month dependent reaches age 26	Must match medical
Healthy Smiles	None	Grid (National) & PPO	In-network only benefit that offers comprehensive coverage utilizing the same network as the PPO product	N	2-9 100%, 10-50-75%	N/A	Terminates end of month dependent reaches age 26	100% of the single rate or 50% of total premium
Healthy Smiles Plus	None	Grid Plus (National), Traditional & PPO	In-network only benefit that offers comprehensive coverage utilizing the same network as the DOP product	N	2-9 100%, 10-50-75%	N/A	Terminates end of month dependent reaches age 26	100% of the single rate or 50% of total premium
Young Grins	None	Grid Plus (National), Traditional & PPO	In-network only. Meets ACA pediatric dental requirement. <i>*19 and younger only</i>	N	N/A	N/A	Terminates end of month dependent reaches age 19	None
Family Grins	None	Grid Plus (National), Traditional & PPO for under 19 & PPO for over 19	Meets ACA pediatric dental requirement. Under 19 benefit = Young Grins Over 19 benefit = PPO Access Included in the "Low Option" of the bundle	Y	N/A	None	Terminates end of month dependent reaches age 26	None
Family Grins Plus	MAC only	Grid Plus (National), Traditional & PPO for all members	Meets ACA pediatric dental requirement. Under 19 benefit = Young Grins Over 19 benefit = PPO Included in the "High Option" of the bundle	Y	N/A	None	Terminates end of month dependent reaches age 26	None

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