

Yes

you can afford quality
dental and vision coverage.

2017 Dental and Vision Guide
Individual and Family Plans

Horizon 
HorizonBlue.com/Shop

Your sight and smile are important parts of your total health

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.

It's not just about clean teeth or good vision. Routine vision and dental 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.



Yes

we have affordable dental plans for you and your family.



Horizon Dental

Proper dental care can help with more than clean teeth. It can also help detect serious health risks, like diabetes, heart disease and some cancers.

We can help you save on dental visits and services with:

- One of the largest dental networks in New Jersey, with more than 8,600 offices to receive care.
- Access to our national network when you travel and for members who live outside New Jersey.
- 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.

Horizon Dental gives members complete coverage and support.

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 part of our network. 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.

Dental plans for you and your family.

Horizon Young Grins

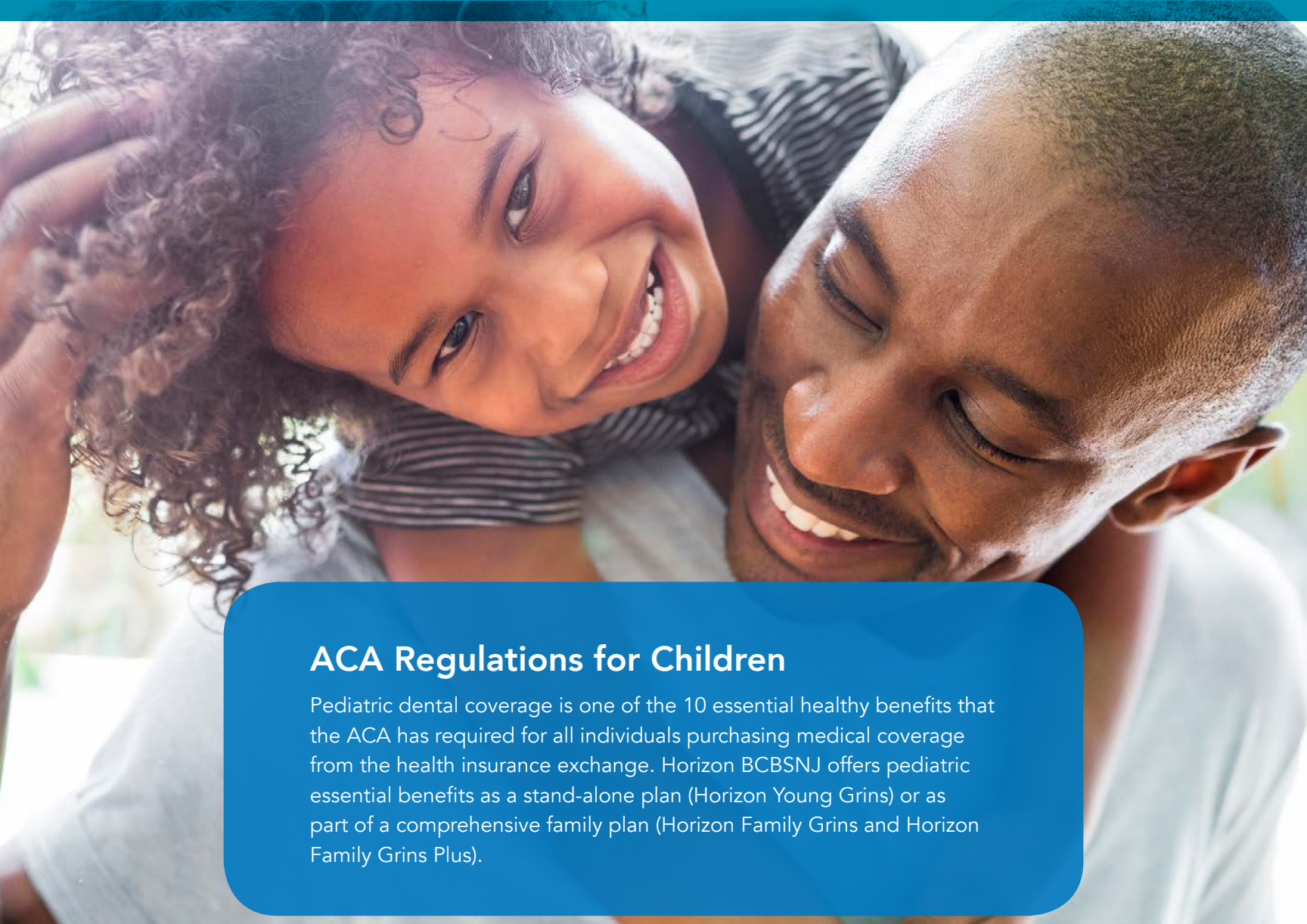
This is our stand-alone pediatric dental (SAPD) plan. It meets the requirements of the ACA pediatric essential health benefit.

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.



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).



**MORE WAYS TO
GET ANSWERS & ENROLL**
Call 1-844-826-5528

Visit HorizonBlue.com/Dental
to learn more about Horizon
Dental plans or enroll online at
HorizonBlue.com/ShopDental.

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

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.

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.



Yes

we can help you pay less
for vision care nationwide.

Horizon Vision

Regular eye exams can help detect potential health issues like hypertension and diabetes, so you can protect your health and dollars. We can help you save on vision exams, services and more.

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

- Annual eye exam, including dilation.
- Coverage for eyeglasses and contact lenses.
- A higher frame allowance when purchased through Visionworks®.
- One-year breakage warranty.
- Mail-order contact lenses.
- Laser vision correction discounts (up to 25% off).

Vision Care Savings at Home & Away

Horizon Vision plans are administered through Davis Vision, with over 50,000 independent vision professionals and retailers in New Jersey and nationwide, including Visionworks retail locations. Find your vision professional by visiting HorizonBlue.com/DoctorFinder and clicking "Vision Services" on the lower right side of the page.

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/ShopVision.



We're here whenever you need us.

We want to make sure your questions are answered, your concerns are calmed and you feel like you're getting the right plan for you and your family.

That's our promise to members and to the people of New Jersey.

That's the Power of Yes.

Call 1-844-826-5528 to learn more or enroll online at HorizonBlue.com/ShopDental or HorizonBlue.com/ShopVision

HORIZON DENTAL & VISION

Call **1-844-826-5528** to learn more or
enroll online at

HorizonBlue.com/ShopDental
or **HorizonBlue.com/ShopVision**

Health • Dental • Vision



Horizon Blue Cross Blue Shield of New Jersey

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Horizon Blue Cross Blue Shield of New Jersey

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Notice of Nondiscrimination

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Horizon BCBSNJ does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Information written in other languages

If you need these services, contact Horizon BCBSNJ's Director of Regulatory Compliance at the phone number, fax or email listed below.

If you believe that Horizon BCBSNJ has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Horizon BCBSNJ – Director, Regulatory Compliance
Three Penn Plaza East, PP-16C
Newark, NJ 07105
Phone: 1-800-658-6781
Fax: 1-973-466-7759
Email: ComplianceAndEthicsOffice@HorizonBlue.com

You can file a grievance in person, or by mail, fax or email. If you need help filing a grievance, Horizon BCBSNJ's Director of Regulatory Compliance is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

Office for Civil Rights Headquarters
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 or 1-800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.



Horizon Blue Cross Blue Shield of New Jersey

If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call **1-800-355-BLUE (2583)** during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar al **1-855-477-AZUL (2985)** durante el horario normal de trabajo.

Chinese (中文): 如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey) 資料，您有權免費獲得以您的語言提供的協助。欲聯絡翻譯人員，請於上班時間致電 **1-800-355-BLUE (2583)**。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역사의 도움을 받으려면 정상 업무 시간 동안에 **1-800-355-BLUE (2583)**로 전화해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para: **1-800-355-BLUE (2583)** no horário normal de trabalho.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ ક્રોસ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઈ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. કોઈ દુભાષિયા સાથે વાત કરવા, કૃપા કરીને સામાન્ય બિઝનેસ ક્લાકો દરમિયાન **1-800-355-BLUE (2583)** પર ફોન કરો .

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer **1-800-355-BLUE (2583)** podczas normalnych godzin pracy.

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, siete pregati di telefonare al numero **1-800-355-BLUE (2583)** durante le normali ore d'ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Upang makipag-usap sa isang taga-interpret, mangyaring tumawag sa **1-800-355-BLUE (2583)** sa loob ng karaniwang mga oras ng negosyo.

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Для связи с переводчиком звоните по номеру телефона **1-800-355-BLUE (2583)** в обычные рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo **1-800-355-BLUE (2583)** pandan lè nòmal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शील्ड सूचना को समझने में सहायता की ज़रूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान **1-800-355-BLUE (2583)** पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Xin gọi số **1-800-355-BLUE (2583)** trong giờ làm việc để nói chuyện với người thông dịch.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler avec un interprète, veuillez appeler le **1-800-355-BLUE (2583)** pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íi bik'i diitjìh bee shiká' a'doowoł nínízingo éi bee ná'ahoot'i' dóo doo bááh ílíní da. Ata' halne'é ła' bich'i' hadeesdzih nínízingo t'áá shoqdí **1-800-355-BLUE (2583)**ji' nida'anishgo oolkiíi bik'ehgo hodílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey، لديك الحق في الحصول على المساعدة بلغتك دون تحميلك أية تكلفة. للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية بالرقم **1-800-355-BLUE (2583)**.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم، معمول کے کاروباری اوقات میں **1-800-355-BLUE (2583)** پر کال کریں۔