



Horizon Blue Cross Blue Shield of New Jersey



Horizon Dental ... Making Smiles Healthier

For Groups with 51 or More Employees



HorizonBlue.com/dental

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 your employees with our full suite of health, dental and vision plans.

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 Dental...

a perfect complement to your medical benefits



Horizon Dental has been providing dental insurance for almost 40 years. Our 1.4 million dental members have good reason to smile!

Our extensive network of dentists and specialists throughout the country administer expert, quality dental care to our members.

Connecting the dots

At Horizon Dental, we connect the dots between medical and dental care. We integrate our members' medical and dental history, helping your employees understand how their oral health and medical conditions affect each other. Using aggregated member data, we will show you how certain chronic health conditions correlate with medical expenses and wellness — and why it pays to get employee medical, dental and prescription drug coverage from one carrier.

Custom reporting on your covered employees' overall dental visits will highlight the effectiveness of prevention across chronic disease categories. You'll see why encouraging your employees to use their preventive dental benefits will help them stay healthy — and avoid costly medical issues down the road. That's why many employers want dental coverage as part of their overall health strategy.

Focusing on quality

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

To help ensure quality care, 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.

Competitive cost. Package price savings.



When you add an affordable Horizon Dental plan to your current employee benefits, you may qualify for package price savings.

Choose from a range of high-quality programs, from traditional coverage with access to one of the largest New Jersey and nationwide dental networks, to more cost-efficient options. What's more, Horizon Dental offers your employees some of the lowest negotiated fees for New Jersey dental services as compared with the competition, leaving more money in employees' pockets at year's end.

When you consider the package price savings, and the access to our extensive network, why would you get dental coverage anywhere else?



Horizon Dental Plans



Horizon Healthy Smiles and Horizon Healthy Smiles Plus

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

Both plans provide comprehensive dental coverage with varying levels of options, including orthodontia, for an employer to choose from depending on their needs.



Strong SmileSM, a dental plan enhancement

Strong Smile encourages members to have regular dental checkups, which may reduce the need for costly and complicated dental procedures later on. Your employees can obtain certain dental preventive services without having the costs apply toward their annual maximum. This enhancement gives employees greater peace of mind, knowing that additional dental dollars would be available for more costly procedures throughout the plan year, if needed. Strong Smile is available as an option on select Horizon Dental plans.

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 Dental Choice

Horizon PPO

Horizon TotalCare

Horizon Traditional

Outside New Jersey

National Dental GRID

National Dental GRID Plus

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



Our tradition of unmatched customer service

When you purchase a Horizon Dental plan, our highly trained customer service team is here to help. If you or your employees 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!

Contact your broker or Horizon Dental Sales Representative.

Dental 101

Learn about oral health and dental procedures at HorizonBlue.com/dental. Our website features articles and videos to educate our members, and allows members to track dental and medical claims online.