



The **Horizon Dental PPO Access 1050 Plan**, a voluntary version of the popular Horizon Dental PPO Access Plan, allows you to offer your clients a Horizon Dental PPO Access product with greater accessibility and fewer restrictions. And, just like the original, the Horizon Dental PPO Access 1050 Plan covers dental services that members will use and value, providing 100 percent coverage for the most frequently needed dental services. The Horizon Dental PPO Access 1050 Plan is available to groups with 10 to 50 eligible employees and requires only a 50 percent participation rate.

In Network: The plan covers frequently needed, eligible preventive and diagnostic services, such as exams, cleanings and X-rays, as well as amalgam (silver) fillings and space maintainers, at 100 percent. For eligible remaining basic services and all major or specialty services, such as root canals, crowns and bridges, members pay only a reduced Horizon Dental PPO Plan allowance to participating dentists. There is no annual deductible, no annual maximum and no wait period for major services.

Out of Network: The plan allows members to use nonparticipating dentists for certain eligible preventive and diagnostic services; however, they may have to pay for any charges above the Horizon Dental PPO Plan allowance, pay dentists at the time of service and submit claims for reimbursement. There is no out-of-network benefit for major or specialty services.

Here's an example of how the Horizon Dental PPO Access 1050 Plan works:

Dentist	Service	Typical Dentist's Charge*	Horizon BCBSNJ Allowed Charge	Horizon BCBSNJ Pays	Member Pays
In-Network Dentist	Comprehensive Oral Evaluation [a preventive service]	\$98	\$39	\$39	\$0
In-Network Dentist	Crown [a major service]	\$1,115	\$681	\$0	\$681

* Based on the 75th percentile of 2011 FAIR Health Relative Value Benchmarks (FHRVB).

Examples are for illustrative purposes only.

Horizon Dental PPO Access 1050 Plan Rates[‡]

	10 to 50 eligible
Single	\$11.06
Two adults	\$24.26
Parent and child(ren)	\$26.43
Family	\$39.85

[‡] Rates effective February 1, 2012 and subject to change without notice.

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DENTAL PROGRAMS