

## Questions & Answers

# Horizon Dental Option Plan



The **Horizon Dental Option Plan** gives you the freedom to receive dental services from any dentist, so no matter which dentist you choose, you save money. When you understand your plan, you can get the most from your dental benefits.

### How does my plan work?

To save the most money, choose a dentist who participates in the Horizon PPO Network, which has dentists with more than 200,000 offices nationwide. You can also select a dentist who participates in the Horizon Dental Option Plan.

If you use an out-of-network dentist, you still have benefits for eligible services. We reimburse up to plan allowances. Any amount above our plan allowance will be your responsibility. You may also be required to pay at the time of service and submit a claim for reimbursement.

### Can I go to any dentist?

Yes, you can get dental services from any dentist across New Jersey, and participating dentists throughout the United States.

### How can I find an in-network dentist?

To find an in-network dentist, go to **HorizonBlue.com/doctorfinder**. Select *Horizon Dental Option* as the plan name.

### Will I need to submit a claim form?

Most in-network dentists will submit a claim for you. Please check with your dentist.

### Will I need to pay the dentist directly?

If you use an in-network dentist, you are only responsible for your copayment and deductible.

If you use an out-of-network dentist, you may be required to pay at the time of service and submit a claim for reimbursement.

### What if I need specialty care?

You may use any specialist and there are no referrals. However, when you use a specialist in the Horizon Dental Option Network or Horizon PPO Network, you maximize your benefits and save money.

### What if I need emergency dental care?

Always seek appropriate emergency care.

### Whom can I call if I have questions?

Dedicated Customer Service Representatives are available to help you, Monday through Friday, between 8 a.m. and 8 p.m., Eastern Time. Just call **1-800-4-DENTAL (1-800-433-6825)**

**Please refer to your benefit booklet for specific information.**

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, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

**Spanish (Español):** Para ayuda en español, llame al **1-800-4DENTAL (433-6825)**.

**Chinese (中文):** 如需中文協助，請致電 **1-800-4DENTAL (433-6825)**。