

Delran Township

Dental Benefits Guide

Horizon Healthcare Dental Services is the dental insurance carrier for the Township of Delran. There are three different plans made available.

To access Horizon’s user-friendly Quick Dentist Search, click here, <http://www.horizonblue.com/>.

**Coverage available only in New Jersey.

Horizon “Dental Option Plan” (DOP)	Horizon “Dental Choice Plan” (HDC)**	Horizon “TotalCare”***
(Traditional) Over 5,400 participating dentists, 2,700 of which accepted discounted fees	(Managed Plan)** Over 250 dentists in New Jersey In-network benefits only Must Select: personal care dentist	(Managed Plan)** 20 multi-practice offices in New Jersey In-network benefits only Must Select: personal care dentist
Can go in or out-of-network	No balance billing	No balance billing
No balance billing above usual and customary charges when going in-network	No paperwork No frequency limitations	No paperwork No frequency limitations
Up-front payments are limited to applicable co-payments and deductibles when going to a participating dentist	No deductibles No annual maximum	No deductibles No annual maximum

What is the difference in a Participating Dentist and a Non Participating Dentist?

Participating Dentists– Participating Dentists have an agreement with Horizon to accept Horizon’s Maximum Allowable Charges as payment in full. Dentists can participate in either the Horizon Traditional or PPO network. Regardless of which type of Participating Dentist you choose, you will only be responsible for the Plan’s deductible or coinsurance amounts, the Dentist cannot balance bill you for any difference between their normal charges and Our Maximum Allowable Charges. Generally, Participating Dentists will submit your claims and be directly reimbursed by Horizon.

Non Participating Dentists– A Non Participating Dentist is any licensed Dentist who does not have an agreement with Horizon. You have the freedom to choose a Non Participating Dentist, but since they have not agreed to any discount from their normal charges, your out-of-pocket costs may be higher. The

Plan will reimburse a Non Participating Dentist based on the lesser of their normal charges or the Plan's Maximum Allowable Charges. You would be responsible for not only the Plan's deductible and coinsurance amounts, but any balance the Dentist may bill for their normal charges which are in excess of the Plan's Maximum Allowable Charges. Since the Plan's reimbursements will be paid directly to you, Non Participating Dentists may require you to pay the entire bill in advance and submit your own claim forms.

For more information about your Horizon Healthcare Dental Benefits:

<http://www.horizon-bcbsnj.com/>