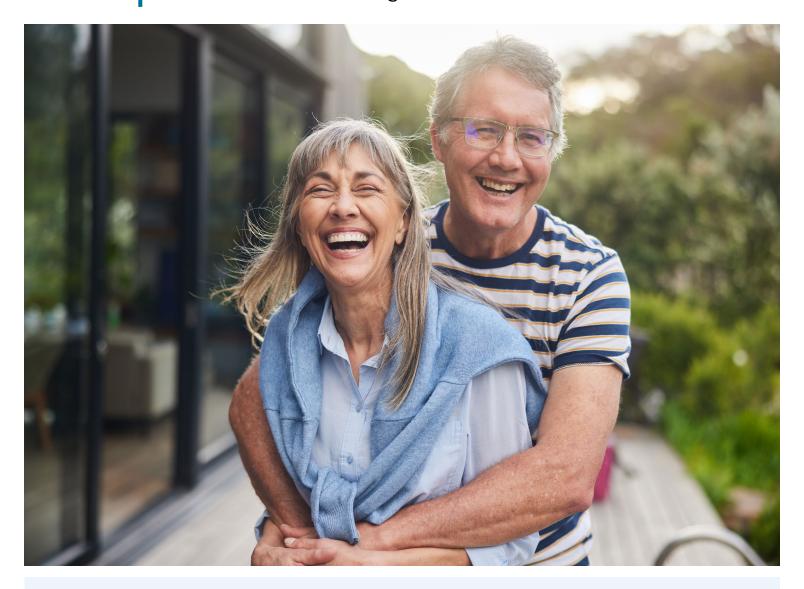
Horizon Retiree Dental Expense Plan (DEP) State Health Benefits Program (SHBP)



A DENTAL PLAN WITH BUILT-IN FLEXIBILITY

Oral health is an important part of your overall health – and Horizon makes it easy to access high-quality, affordable dental care with all the flexibility you need. Plus, combining dental with medical coverage gives you even more cost-savings and convenience.

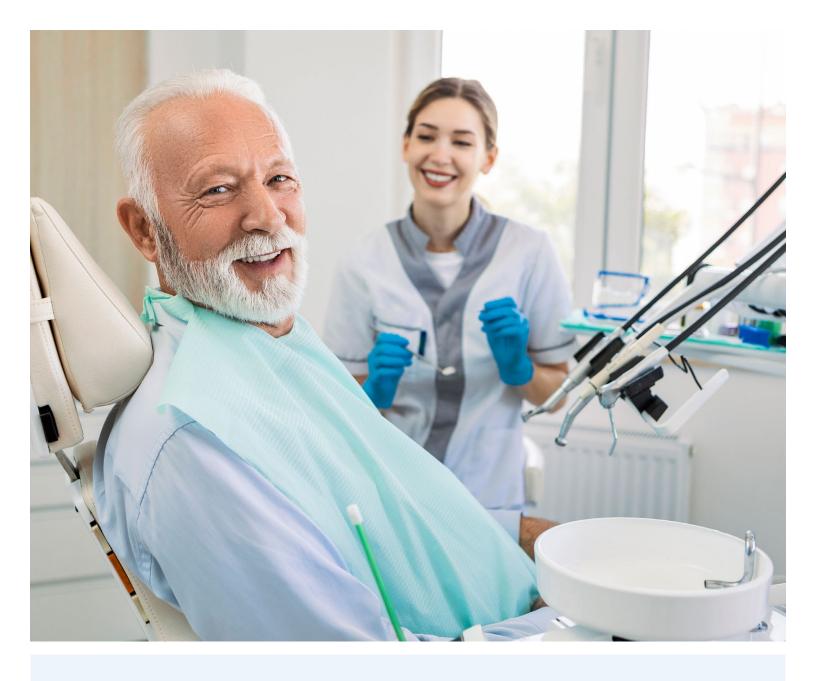
With our Horizon SHBP Retiree Dental Expense Plan (DEP), you get:

- The freedom to choose from more than 18,000 provider locations in New Jersey and more than 480,000 nationally
- Greater cost-savings averaging a 45% discount on charges when you use a participating in-network dentist
- Access to a care coordinator who supports your oral and overall health
- Online tools that make managing your dental care even easier









Oral health is an important part of your overall health. Protect your smile with Horizon.

Visit <u>doctorfinder.horizonblue.com</u> and choose Horizon Dental Option as the plan name to find a participating dentist near you, including detailed door-to-door directions and a street map.

Horizon SHBP Retiree Dental Expense Plan (DEP)

Benefit Period Calendar Year

Network	Horizon Dental Option					
Plan	DEP Tier 1		DEP Tier 2		DEP Tier 3	
Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150
Deductible Applies To Treatment & Therapy, Endodontics, Periodontics, Oral Surgery, Prosthodontics, Crowns and Onlays						
Benefit Period Maximum (per person)	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Period Maximum Applies To	Preventive/Diagnostic, Treatment & Therapy, Endodontics, Periodontics, Oral Surgery, Prosthodontics, Crowns and Onlays					
Orthodontics Eligibility	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Orthodontics	n/a	n/a	n/a	n/a	n/a	n/a
Orthodontics Maximum (Lifetime Maximum)	n/a	n/a	n/a	n/a	n/a	n/a
Preventative/Diagnostic Services						
Exam (2x per cal yr)	80%	70%	90%	80%	100%	90%
Cleanings	80%	70%	90%	80%	100%	90%
Fluoride Treatment	80%	70%	90%	80%	100%	90%
Sealant Application	80%	70%	90%	80%	100%	90%
X-rays	80%	70%	90%	80%	100%	90%
Space Maintainers	50%	50%	60%	50%	70%	50%
Treatment and Therapy						
Amalgam Restorations	50%	50%	60%	50%	70%	50%
Composite Restorations	50%	50%	60%	50%	70%	50%
Simple Extractions	50%	50%	60%	50%	70%	50%
Surgical Extractions	50%	50%	60%	50%	70%	50%
Partial Bony Extractions	50%	50%	60%	50%	70%	50%
Endodontics						
Root Canal Therapy – Anterior & Bicuspid	50%	50%	60%	50%	70%	50%
Root Canal Therapy – Molar	50%	50%	60%	50%	70%	50%
Periodontics						
Scaling & Root Planing	30%	20%	40%	30%	50%	40%
Gingivectomy	30%	20%	40%	30%	50%	40%
Periodontal Maintenance	30%	20%	40%	30%	50%	40%
Osseous Surgery	30%	20%	40%	30%	50%	40%
Prosthodontics (5 year frequency limitation)						
Bridgework	30%	20%	40%	30%	50%	40%
Full & Partial Dentures	30%	20%	40%	30%	50%	40%
Denture Adjustments	30%	20%	40%	30%	50%	40%
Denture Repairs	50%	50%	60%	50%	70%	50%
Crowns and Onlays						
Crowns	30%	20%	40%	30%	50%	40%
Implants	n/a	n/a	n/a	n/a	n/a	n/a
ligibility Dependent children of enrolled employees are covered to age 26.						

This is a brief description of covered services. Consult your Employee Dental Plans Member Handbook for detailed plan descriptions and limitations.

This document is for informational purposes only and does not constitute a binding agreement. Please note that rates are subject to change. Contact Horizon for the most current rates.

The information provided by this document is not intended to replace or modify the terms, conditions, limitations and exclusions contained within health, dental or vision benefit plans issued or administered by Horizon. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

SELF-SERVICE TOOLS ARE AVAILABLE 24/7

Sign in to HorizonBlue.com/Members or download the Horizon Blue app1 for access to:

- Claim status
- Enrollment verification
- Benefit information
- Duplicate ID cards
- Locating a dentist or specialist

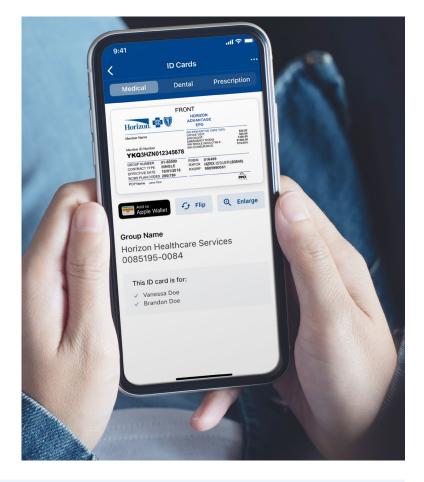
You can also call 833-597-7427 for 24/7 assistance.



Download the free Horizon Blue app by scanning the QR Code or visiting the App Store® or Google Play™.*



^{1.} Some state and plan restrictions may apply.
*There is no charge to download the Horizon Blue app, but rates from your wireless provider may apply.



A HEALTHIER YOU COVERED BY BLUE



Visit us online at HorizonBlue.com/shbp.

Contact us at 833-597-7427.

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