

Questions & Answers

Horizon Dental Choice (HDC) Plan



The **Horizon Dental Choice (HDC) plan** covers 100 percent of all eligible preventive and basic services with no copayments, maximums or deductibles when receiving those services from your primary HDC dentist. Care must be coordinated through the in-network HDC dentist you select as your primary care dentist (PCD).

Can I go to any dentist?

No. You must choose one of the dentists in the HDC Network as your PCD and receive care, or be referred for care, from that PCD.

How does my plan work?

The HDC plan covers 100 percent of all eligible preventive and basic services with no copayments, maximums or deductibles when receiving those services from your primary HDC dentist. The HDC plan also covers a significant amount of charges for all eligible major and specialty dental services. Care must be coordinated through the in-network HDC dentist who you select as your PCD. There is no out-of-network benefit for the HDC plan.

How can I best take advantage of my plan?

You can best take advantage of your plan by using a dentist who participates with the HDC Network.

Do I need to choose a PCD?

Yes. You must choose a PCD from the HDC Network.

Can my family members choose different dentists?

Yes. Your eligible dependents may each select a different PCD from the HDC Network.

Can I change my primary care dentist?

Your choice of a primary care dentist may change effective on the first day of any month by giving Horizon Blue Cross Blue Shield of New Jersey 15 days' notice.

How can I find an in-network dentist?

To find an in-network dentist, go to **HorizonBlue.com/hmh** and select *Provider Network* under the *Services* menu. Choose *Find a Dentist*, which will take you to our *Online Doctor & Hospital Finder*. Select *Dentists* under *What are you looking for?* Remember to select *Horizon Dental Option* as the plan name.

Select *Search*, then select *View Profile* to see the networks in which each dentist participates.

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Horizon Blue Cross Blue Shield of New Jersey

HorizonBlue.com/dental

What if my dentist isn't in the network?

If your current dentist is not in the network, notify us of your dentist's name and we will attempt to recruit him or her.

Is there an out-of-network benefit if I use an out-of-network dentist?

No. There are no out-of-network benefits under your HDC plan.

Will I need to submit a claim form when I go to the dentist?

No, you will not have to submit a claim form.

Will I need to satisfy a deductible?

No, there is no deductible.

Will I need to pay anything directly to the dentist?

You will only be responsible for any required copayment for eligible major and specialty services.

How do I see a specialist?

Your PCD will provide you with a referral.

You can search for a specialist online at

HorizonBlue.com/hmh or call

Dental Customer Service at **1-800-4DENTAL (1-800-433-6825)**.

If I have dental work in progress, can I enroll and will HDC cover those services?

No. If you have work in progress, you must wait until the work is completed before you can enroll in HDC.

Does my plan include orthodontia coverage?

Please refer to your benefit booklet for information on orthodontia coverage.

Is there a waiting period before I am eligible for major services?

No, there is no waiting period.

What if I'm in pain and require emergency dental care?

Always seek appropriate emergency care. Please refer to your benefit booklet for more information.

If I choose not to enroll at this time, when can I enroll next?

If you do not enroll when you first become eligible, you may need to satisfy a waiting period before you again become eligible to enroll in this plan. Please refer to your benefit booklet for more information.

Who do I call if I have questions?

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

You can also access our Interactive Voice Response system 24 hours a day, seven days a week, generally including weekends and holidays. You can check claims and enrollment status, order member ID cards, locate a dentist or specialist and verify general benefit information. Just call **1-800-4-DENTAL (1-800-433-6825)** and follow the prompts.

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 recibir ayuda en español, llame al **1-800-4DENTAL (433-6825)**. Chinese: 如需中文協助，請致電 **1-800-4DENTAL (433-6825)**。

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