

# Dental Plans

Good dental health is important to your well-being, and Inspira offers two dental plans to suit your needs. Both dental plans are provided by Horizon Blue Cross Blue Shield of New Jersey.

The Horizon dental plan options allow you the freedom to choose dental providers: you can choose a participating dentist from Horizon’s directory (both dental plan options) or you can choose a non-participating dentist (Dental Option Plan only).

You will be reimbursed different amounts depending on the plan you choose (see below), so it is important to examine your options carefully and consider your needs for the coming year.

## Dental Plan Summary

This chart summarizes the benefits provided under each dental plan option. For more information, refer to the plan documentation.

Benefit	Horizon Dental Option Plan (in- or out-of-network)	Horizon Dental Choice Plan (in-network only)
Annual Deductible <sup>1</sup>		
Individual	\$50	None
Family	\$150	None
Annual Maximum <sup>1</sup>	\$1,500	None
for Dental Orthodontia	\$1,000 (lifetime maximum)	None
Visits & Exams	100% <sup>2</sup>	100%
X-Rays	100% <sup>2</sup>	100%
Endodontics	80% <sup>2,3</sup>	100% <sup>4</sup>
Basic Restorations	80% <sup>2,3</sup>	100%
Major Restorations	50% <sup>2,3</sup>	50%
Periodontics	80% <sup>2,3</sup>	100% <sup>5</sup>
Oral Surgery & Extractions	80% <sup>2,3</sup>	100% <sup>6</sup>
Prosthodontics & Repairs	50% <sup>2</sup>	50%
Orthodontia <sup>7</sup>	50%	50%

<sup>1</sup> Annual Deductibles and Maximums are based on a calendar year (Jan-Dec).

<sup>2</sup> Annual Maximum applies.

<sup>3</sup> Annual Deductible applies.

<sup>4</sup> Molar and/or complex root canal therapy covered to 50%.

<sup>5</sup> Osseous surgery covered to 50%.

<sup>6</sup> Full or partial bony impaction covered to 50%.

<sup>7</sup> Orthodontia limited to dependent children up to age 19 for all plans. Fee for normal 24-month banded case (children).



- The Dental benefit plan year is from January 1 - December 31.
- The Horizon Dental Choice Plan requires you to receive care from a Horizon participating dentist that you must designate. Find a Horizon dentist at [www.horizonblue.com](http://www.horizonblue.com).
- The Dental Option Plan gives you the flexibility to receive care from any dentist of your choice.

