



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work®

Comparison of Horizon Benefit Options (DOP with Ortho)

Mercer County Community College

*Annual Deductible applies +Annual Maximum applies		DOP High	DOP Low
Annual Deductible		\$25 per person	\$25 per person
Out-of-network		Yes	Yes
Annual Maximum		\$2,000	\$2,000
Ortho Maximum		\$1,000	\$1,000
COVERED SERVICES		OUT-OF-POCKET COSTS	OUT-OF-POCKET COSTS
Exams and Preventive Services Exams+	All exams Fluoride treatment (child) Sealant application Prophylaxis	0%	0%
X-rays+	Panoramic Full-mouth X-rays	0%	0%
Space Maintainers*+	Space Maintainers – fixed unilateral/bilateral	20%	50%
Restorations and Repairs*+	Amalgam restorations Composite restorations (other than for molars) Denture adjustments and repairs	20%	50%
Endodontics*+	Pulp cap/Pulpotomy Root canal therapy – anterior, bicuspid, molar	20%	50%
Periodontics*+	Scaling and root planing Gingivectomy Soft tissue grafts Periodontal maintenance Osseous surgery	20%	50%
Oral Surgery*+	Routine extractions Soft tissue surgical extractions Incision and drainage of abscess Surgical extractions – impacted	20%	50%
COVERED SERVICES		OUT-OF-POCKET COSTS	OUT-OF-POCKET COSTS
Major Restoration*+	Crowns	50%	50%
Dentures*+	Complete and partial dentures	50%	50%
Fixed Bridges*+	Retainers and pontics	50%	50%
Orthodontic Procedures (per optional rider)	Children and Adults. Limited to one complete orthodontic treatment per lifetime	50%	50%

Services are for illustrative purposes only. For complete listing of covered services, plan limitations, deductibles and maximums, consult your benefit booklet.

Dental Vocabulary

Visits and Exams

Fluoride Treatment - a prescription strength fluoride product that helps strengthen the tooth surface and prevent cavities.

Sealant Application - a composite material used to seal the decay-prone pits, fissures and grooves of children's teeth to prevent tooth decay.

Space Maintainer - a dental appliance that fills the space of a lost tooth or teeth and prevents other teeth from moving into the space. Used especially in orthodontic and pediatric treatment.

Prophylaxis - the scaling and polishing procedure performed to remove calculus, plaque and stains from teeth.

Restorations and Repairs

Restoration - any material or device used to replace tooth structure lost because of decay or fracture.

Amalgam - an alloy used to restore teeth.

Composite Restoration - a tooth-colored material used to restore teeth.

Endodontics

Endodontics - the dental specialty that deals with injuries to or diseases of the pulp, or nerve, of the tooth.

Pulp Cap - procedure used by which pulp is covered with a dressing or cement.

Pulpotomy - to remove a portion of the tooth's pulp.

Root Canal Therapy - the process of treating disease or inflammation of the pulp or root canal. This involves removing the pulp and tooth's nerves and filling the canal(s) with an appropriate material for a permanent seal.

Anterior - refers to the teeth and tissues toward the front of the mouth.

Molar - the broad, multicusped back teeth used for grinding food.

Periodontics

Periodontics - the dental specialty that deals with injuries or diseases of the gums and supporting tissues.

Scaling - a procedure used to remove plaque, calculus and stains from the teeth.

Root Planning - the process of scaling and planning root surfaces to remove all calculus, plaque and infected tissue.

Gingivectomy - the surgical removal of gingival (gum) tissue.

Osseous Surgery - surgery performed to correct damage to gingival (gum) tissue and supporting structures as a result of periodontal disease.

Oral Surgery

Surgical Extractions - extraction of an unerupted tooth by making a surgical incision.

Incision and Drainage of Abscess - making an incision so the trapped liquids in the infected tissue can escape.

Major Restoration

Crowns - the portion of the tooth that is covered by enamel. Also a dental restoration that covers the area of the tooth and restores it to its original shape.

Dentures

Complete Dentures - a dental prosthesis that replaces all the natural teeth of a single dental arch.

Partial Dentures - a dental prosthesis that replaces one or more, but less than all, of the natural teeth and associated structures in an arch.

Fixed Bridges

Retainers - the part of a fixed bridge that attaches a