



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work®

## Comparison of Horizon Benefit Options (DOP with Ortho)

## North Brunswick Board of Education

|                                           |                                                                                                                                | <b>DOP Employees</b>                | <b>DOP Dependents</b>               |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| Annual Deductible                         | + means the deductible applies                                                                                                 | \$50 per person<br>\$100 per family | \$50 per person<br>\$100 per family |
| Out-of-network                            |                                                                                                                                | Yes                                 | Yes                                 |
| Annual Maximum                            |                                                                                                                                | \$1,500                             | \$1,500                             |
| Ortho Maximum                             | Adults (employee and spouse or same sex domestic partner) and dependent children to age 19                                     | \$750                               | \$500                               |
| <b>COVERED SERVICES</b>                   |                                                                                                                                | <b>PLAN PAYS:</b>                   | <b>PLAN PAYS:</b>                   |
| Exams and Preventive Services Exams*      | All exams<br>Fluoride treatment (child)<br>Sealant application<br>Prophylaxis                                                  | 100%                                | 100%                                |
| X-rays*                                   | Panoramic<br>Full-mouth X-rays                                                                                                 | 100%                                | 100%                                |
| Space Maintainers                         | Space Maintainers – fixed unilateral/bilateral                                                                                 | 100%                                | 100%                                |
| Restorations and Repairs +                | Amalgam restorations<br>Composite restorations (other than for molars)<br>Denture adjustments and repairs                      | 80%                                 | 50%                                 |
| Endodontics +                             | Pulp cap/Pulpotomy<br>Root canal therapy – anterior, bicuspid, molar                                                           | 80%                                 | 50%                                 |
| Periodontics +                            | Scaling and root planing<br>Gingivectomy<br>Soft tissue grafts<br>Periodontal maintenance<br>Osseous surgery                   | 80%                                 | 50%                                 |
| Oral Surgery +                            | Routine extractions<br>Soft tissue surgical extractions<br>Incision and drainage of abscess<br>Surgical extractions – impacted | 80%                                 | 50%                                 |
| <b>COVERED SERVICES</b>                   |                                                                                                                                | <b>PLAN PAYS</b>                    | <b>PLAN PAYS</b>                    |
| Major Restoration +                       | Crowns                                                                                                                         | 80%                                 | 50%                                 |
| Dentures +                                | Complete and partial dentures                                                                                                  | 50%                                 | 50%                                 |
| Fixed Bridges +                           | Retainers and pontics                                                                                                          | 50%                                 | 50%                                 |
| Orthodontic Procedure(per optional rider) | Children only. 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.

\* refers to Preventive Diagnostic Services

# 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.

**Bicuspid** - a two-cusped tooth found between the molar and the cuspid.

## 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 false tooth to a natural tooth or implant.

**Pontics** - an artificial tooth used in a fixed bridge to replace a missing tooth.