

2026

Horizon Retiree Dental Expense Plan (DEP) Horizon Retiree Dental Expense Plan Plus (DEPP) School Employees' Health Benefits Program (SEHBP)



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 SEHBP Retiree Dental Expense Plan (DEP) and Retiree Dental Expense Plan Plus (DEPP), 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

HorizonBlue.com/shbp
833-597-7427



Horizon SEHBP 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; Maximum of \$3000 combined for In/OON)	\$3,000	\$2,000	\$3,000	\$2,000	\$3,000	\$2,000
Benefit Period Maximum Applies To	Preventive/Diagnostic, Treatment & Therapy, Endodontics, Periodontics, Oral Surgery, Prosthodontics, Crowns, Onlays and Implants					
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 (Two maximums are integrated)						
Implants	30%	20%	40%	30%	50%	40%
Eligibility	Dependent children of enrolled employees are covered to age 26.					

Visit doctorfinder.horizonblue.com 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 SEHBP Retiree Dental Expense Plan Plus (DEPP)

Benefit Period			Calendar Year					
Network			Horizon Dental Option					
Plan	DEP PLUS Tier 1		DEP PLUS Tier 2		DEP PLUS Tier 3		DEP PLUS Tier 4	
Deductible	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150	\$100	\$100
Deductible Applies To			Treatment & Therapy, Endodontics, Periodontics, Oral Surgery, Prosthodontics, Crowns and Onlays					
Benefit Period Maximum (per person; Maximum of \$3000 combined for In/OON)	\$3,000	\$2,000	\$3,000	\$2,000	\$3,000	\$2,000	\$3,000	\$2,000
Benefit Period Maximum Applies To			Preventive/Diagnostic, Treatment & Therapy, Endodontics, Periodontics, Oral Surgery, Prosthodontics, Crowns, Onlays and Implants					
Orthodontics Eligibility	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)	Child only (to age 19)
Orthodontics	50%	40%	50%	40%	50%	40%	50%	40%
Orthodontics Maximum (Lifetime Maximum)	\$1,000 (lifetime)	\$750 (lifetime)	\$1,000 (lifetime)	\$750 (lifetime)	\$1,000 (lifetime)	\$750 (lifetime)	\$1,000 (lifetime)	\$750 (lifetime)
Preventative/Diagnostic Services								
Exam (2x per cal yr)	80%	70%	90%	80%	100%	90%	100%	90%
Cleanings	80%	70%	90%	80%	100%	90%	100%	90%
Fluoride Treatment	80%	70%	90%	80%	100%	90%	100%	90%
Sealant Application	80%	70%	90%	80%	100%	90%	100%	90%
X-rays	80%	70%	90%	80%	100%	90%	100%	90%
Space Maintainers	50%	50%	60%	50%	70%	50%	80%	70%
Treatment and Therapy								
Amalgam Restorations	50%	50%	60%	50%	70%	50%	80%	70%
Composite Restorations	50%	50%	60%	50%	70%	50%	80%	70%
Simple Extractions	50%	50%	60%	50%	70%	50%	80%	70%
Surgical Extractions	50%	50%	60%	50%	70%	50%	80%	70%
Partial Bony Extractions	50%	50%	60%	50%	70%	50%	80%	70%
Endodontics								
Root Canal Therapy – Anterior & Bicuspid	50%	50%	60%	50%	70%	50%	80%	70%
Root Canal Therapy – Molar	50%	50%	60%	50%	70%	50%	80%	70%
Periodontics								
Scaling & Root Planing	30%	20%	40%	30%	50%	40%	50%	40%
Gingivectomy	30%	20%	40%	30%	50%	40%	50%	40%
Periodontal Maintenance	30%	20%	40%	30%	50%	40%	50%	40%
Osseous Surgery	30%	20%	40%	30%	50%	40%	50%	40%
Prosthodontics (5 year frequency limitation)								
Bridgework	30%	20%	40%	30%	50%	40%	50%	40%
Full & Partial Dentures	30%	20%	40%	30%	50%	40%	50%	40%
Denture Adjustments	30%	20%	40%	30%	50%	40%	50%	40%
Denture Repairs	50%	50%	60%	50%	70%	50%	80%	70%
Crowns and Onlays								
Crowns	30%	20%	40%	30%	50%	40%	65%	55%
Implants (Two maximums are integrated)								
Implants	30%	20%	40%	30%	50%	40%	65%	55%
Eligibility	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.

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