



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of

coverage, visit Member Online Services at <a href="https://www.HorizonBlue.com/members">www.HorizonBlue.com/members</a> or by calling 1-800-355-BLUE(2583). If you do not currently have coverage with Horizon BCBSNI you can view a sample policy here, <a href="http://www.state.nj.us/dobi/division">http://www.state.nj.us/dobi/division</a> insurance/ihcseh/sehforms.html. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-800-355-BLUE (2583) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<b>\$1,800.00</b> Self Only/ <b>\$3,600.00</b> Family for OMNIA Tier 1 providers. <b>\$2,500.00</b> Self Only/ <b>\$5,000.00</b> Family for Tier 2 providers. OMNIA Tier 1 accumulates to Tier 2.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care is covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Yes, For Health/Pharmacy OMNIA Tier 1 providers <b>\$6,650.00</b> Individual/ <b>\$13,300.00</b> Family and for Tier 2 providers <b>\$6,650.00</b> Individual/ <b>\$13,300.00</b> Family. Aggregate family. OMNIA Tier 1 accumulates to Tier 2.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?		Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
	Yes. See www.HorizonBlue.com or call 1-800-355-BLUE (2583) for a list of network providers.	You pay the least if you use a <u>provider</u> in OMNIA Tier 1. You pay more if you use a provider in Tier 2. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist?</u>	No. You don't need a <u>referral</u> to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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Common	Services You May	What You Will Pay		Limitations, Exceptions, &	
Medical Event	Need	OMNIA Tier 1 Provider(You will pay the least)	Tier 2 Network Provider	Out-of-Network Provider (You will pay the most)	Other Important Information
	treat an injury or illness	1 7	\$25.00 Copayment. \$10.00 Copayment applies only to Horizon CareOnline.	Not Covered.	none
		\$10.00 Copayment	\$50.00 Copayment. \$10.00 Copayment applies only to Horizon CareOnline.	Not Covered.	
	screening/	<u>Deductible</u> does not	No Charge. <u>Deductible</u> does not apply.		One per calendar year. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	,	for Office, Independent Laboratory,	Deductible applies for Office, Independent Laboratory.  50% Coinsurance for Outpatient Hospital.		Molecular and genomic testing are subject to pre-service and post-service medical necessity review.
	Imaging (CT/PET scans, MRIs)		50% Coinsurance for Outpatient Facility.	Not Covered.	Requires pre-approval.
If you need drugs to treat your illness or condition More information about	O			Retail/Mail order.	Prior authorization may be required. Covers up to a 30 day supply (retail) and a 90 day supply (mail order). Accumulates to Tier 1 deductible.
<u>coverage</u> is available at Prime Therapeutics LLC	Preferred brand drugs Non-preferred brand	Retail/Mail order.	Retail/Mail order.	40% Coinsurance Retail/Mail order. 40% Coinsurance	recurrenates to rier r deductions.
(Prime) Service Center www.MyPrime.com or 1-800-370-5088.	Specialty drugs	40% Coinsurance	40% Coinsurance	Retail/Mail order. 40% Coinsurance Retail.	

Common	Common Services You May		Limitations, Exceptions, &		
Medical Event	Need	OMNIA Tier 1 Provider(You will pay the least)		Out-of-Network Provider (You will pay the most)	Other Important Information
View the formulary at https://www.myprime.com/content/dam/prime/memberportal/forms/AuthorForms/HIM/2019/2019 NJ 3 T HealthInsuranceMarketplaceClassicDL.pdf					
If you have outpatient surgery	ambulatory surgery center)	15% Coinsurance for Ambulatory Surgical Center, Outpatient Hospital.	Ambulatory Surgical Center: Not Applicable. Outpatient Hospital: 50% Coinsurance.		Procedures related to spine surgery are subject to pre-service and post-service utilization management review.
	fees	Ambulatory Surgical Center, Outpatient Hospital.	Ambulatory Surgical Center: Not Applicable. Outpatient Hospital: 50% Coinsurance.		Procedures related to spine surgery are subject to pre-service and post-service utilization management review. 15% Coinsurance for OMNIA Tier 1 anesthesia. 50% Coinsurance for Tier 2 anesthesia.
If you need immediate medical attention	<u>care</u>	\$100.00 Copayment for Outpatient Hospital and 15% Coinsurance.	for Outpatient Hospital and 15% Coinsurance.	Copayment for Outpatient Hospital and 15%	Copayment waived if admitted within 24 hours. Out-of-network payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries.
	Emergency medical transportation	15% Coinsurance.	15% Coinsurance.		Out-of-network payment at the in- network level of benefits applies only to true medical emergencies and accidental injuries.
			\$75.00 Copayment per visit.	\$75.00 Copayment per visit.	No coverage for non-urgent care.
If you have a hospital stay	1 (0)		50% Coinsurance for Inpatient Hospital.	Not Covered.	Requires pre-approval.

Common	Services You May	What You Will Pay			Limitations, Exceptions, &
Medical Event	Need	OMNIA Tier 1 Provider(You will pay the least)		Out-of-Network Provider (You will pay the most)	Other Important Information
		15% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.		15% Coinsurance after deductible for OMNIA Tier 1 anesthesia. 50% Coinsurance for Tier 2 anesthesia.
If you need mental health, behavioral	1	15% Coinsurance for Outpatient Hospital.	Outpatient Hospital.	Not Covered.	none
health, or substance abuse services	1		50% Coinsurance for Inpatient Hospital.	Not Covered.	Requires pre-approval.
If you are pregnant		for Office. \$20.00 Copayment for Specialist.	\$25.00 Copayment for Office. \$50.00 Copayment for Specialist.		Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. Ultrasound.)
		15% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	Not Covered.	none
	Childbirth/delivery	15% Coinsurance for		Not Covered.	none
If you need help recovering or have other special health needs		\$10.00 Copayment for Outpatient Facility.	Not Applicable.		Requires pre-approval. Private-duty nursing is only covered under the Home health care benefit when required by a Home health care plan. Coverage limited to 60 visits per calendar year.
		Inpatient Hospital.	Inpatient Hospital.		Requires pre-approval.
	_	Inpatient Hospital.	Inpatient Hospital.	Not Covered.	
		15% Coinsurance for Inpatient Facility.	Not Applicable.	Not Covered.	
	Durable medical equipment	50% Coinsurance.	Not Applicable.	Not Covered.	
		15% Coinsurance for Inpatient Facility.	Not Applicable.	Not Covered.	

Common	Services You May	What You Will Pay			Limitations, Exceptions, &
Medical Event	Need			Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	<u> </u>	<u>Deductible</u> does not	No Charge. <u>Deductible</u> does not apply.		This benefit is administered by Davis Vison. In-network routine vision exam child visit limit is 1 visit.
		\$150.00 for non- collection frames. <u>Deductible</u> does not	Amounts greater than \$150.00 for non-collection frames.  Deductible does not apply.		This benefit is administered by Davis Vison. Lenses and Hardware are covered once every 12 months. Limit includes 1 pair of frames from the select Davis Vision collection or \$150.00 allowance for non-collection frames.
	Children's dental check-up	Not Covered.	Not Covered.	Not Covered.	none

#### **Excluded Services & Other Covered Services:**

# Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded</u> <u>services</u>.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids (Only covered for Members age 15 and younger)
- Long-term care

- Most coverage provided outside the United States.
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

- Provide the Routine eye care (Adult, Optometrist/ Ophthalmologist office. For verification of coverage on routine vision services, please see your policy or plan document.)
- Routine foot care
- Weight loss programs

#### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture when used as a substitute for other forms of anesthesia
- Bariatric surgery

• Chiropractic care

• Infertility treatment (limited to artificial insemination; requires pre-approval)

#### Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

# Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 1-800-355-BLUE (2583) or visit <u>www.Horizonblue.com</u>. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. You may also contact the NJ Department of Banking and Insurance Consumer Protection Services at 1-888-393-1062 ext 50998.

# Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

# Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.----

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

15%

50%

#### Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible \$3,600.00 Specialist Copayment \$20.00

Hospital (facility) Coinsurance 15%

• Other Coinsurance

0%

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

# **Managing Joe's type 2 Diabetes** (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible \$3,600.00 \$20.00

Specialist Copayment

■ Hospital (facility) Coinsurance

• Other Coinsurance

#### **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible \$3,600.00

 Specialist Copayment \$20.00

 Hospital (facility) Coinsurance 15%

 Other Coinsurance 50%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Durable medical equipment (crutches) Rehabilitation services (physical therapy)

#### **Total Example Cost** \$12,800.00

Total Example Cost	\$7,400.00

Total Example Cost	\$1,900.00

#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,600.00
Copayments	\$360.00
Coinsurance	\$1,358.00
What isn't covered	
Limits or exclusions	\$60.00
The total Peg would pay is	\$5,378.00

In this example, J	oe would	pay:
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Cost Sharing	
Deductibles	\$3,600.00
Copayments	\$120.00
Coinsurance	\$2,394.00
What isn't covered	
Limits or exclusions	\$55.00
The total Joe would pay is	\$6,170.00

## In this example Mia would nave

in this example, wha would pay.				
Cost Sharing				
Deductibles	\$1,564.00			
Copayments	\$140.00			
Coinsurance	\$221.00			
What isn't covered				
Limits or exclusions	\$0.00			
The total Mia would pay is	\$1,925.00			

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.



If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call **1-800-355-BLUE** (2583) during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar al 1-855-477-AZUL (2985) durante el horario normal de trabajo.

Chinese (中文):如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey)資料,您有權免費獲得以您的語言提供的協助。 欲聯絡翻譯人員,請於上班時間致電 1-800-355-BLUE (2583)。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역사의 도움을 받으려면 정상 업무 시간 동안에 1-800-355-BLUE (2583)로 전화해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para: **1-800-355-BLUE (2583)** no horário normal de trabalho.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ ક્રોસ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઇ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. કોઈ દુભાષિયા સાથે વાત કરવા, કૃપા કરીને સામાન્ય બિઝનેસ કલાકો દરમિયાન 1-800-355-BLUE (2583) પર ફોન કરો.

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer **1-800-355-BLUE** (2583) podczas normalnych godzin pracy.

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Для связи с переводчиком звоните по номеру телефона 1-800-355-BLUE (2583) в обычные рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo 1-800-355-BLUE (2583) pandan lè nòmal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइज़न ब्लू क़ॉस ब्लू शील्ड सूचना को समझने में सहायता की ज़रूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान 1-800-355-BLUE (2583) पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Xin gọi số **1-800-355-BLUE (2583)** trong giờ làm việc để nói chuyện với người thông dịch.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler avec un interprète, veuillez appeler le **1-800-355-BLUE (2583)** pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'i diitįih bee shiká' a'doowoł nínízingo éí bee ná'ahoot'i' dóó doo bááh ílíní da. Ata' halne'é ła' bich'į' hadeesdzih nínízingo t'áá shǫodí **1-800-355-BLUE (2583)**jį' nida'anishgo oolkiłíí bik'ehgo hodíílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية لديك الحق في الحصول على المساعدة بلغتك دون تحملك أية تكلفة. للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية بالرقم (2583) 1-800-355-BLUE.

Urdu (اردو): اگر آپ کو نیوجرسی انفار میشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلات کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم، معمول کے کاروباری اوقات میں (2583) 1800-355-BLUE پر کال کریں۔

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, siete pregati di telefonare al numero **1-800-355-BLUE** (**2583**) durante le normali ore d'ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Upang makipag-usap sa isang taga-interpret, mangyaring tumawag sa **1-800-355-BLUE (2583)** sa loob ng karaniwang mga oras ng negosyo.

An Independent Licensee of the Blue Cross and Blue Shield Association.

CMC0007942 (0516)



#### **Notice of Nondiscrimination**

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently 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.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information written in other languages.

#### **Contacting Member Services**

Please call Member Services at 1-800-355-BLUE (2583) (TTY/TDD 711) or the phone number on the back of your member ID card, if you need the free aids and services noted above and for all other Member Services issues, including:

- · Claim, benefits or enrollment inquiries
- Lost/stolen ID cards
- Address changes
- Any other inquiry related to your benefits or health plan

#### Filing a Section 1557 Grievance

If you believe that Horizon BCBSNJ has failed to provide the free communication aids and services or discriminated on the basis of race, color, gender, national origin, age or disability you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon BCBSNJ's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to the following address:

Horizon BCBSNJ – Civil Rights Coordinator PO Box 820 Newark, NJ 07101

If you are not a Horizon BCBSNJ member, you may contact Horizon BCBSNJ's Civil Rights Coordinator by calling **1-866-660-6528** (TTY/TDD **711**) or by writing to Horizon BCBSNJ's Civil Rights Coordinator at the above-referenced address. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

Office for Civil Rights Headquarters U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019 or 1-800-537-7697 (TDD)

OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.