

2018 Health Plan Guide

Groups with 51 to 499 Employees





With Horizon health plans, we've got you covered.



Well Care and Preventive Care

Services such as annual physical and gynecological exams, well-baby/child medical care and immunizations are covered when using an in-network doctor.



Prescription Drug Coverage

Prescription drug coverage is an integrated part of your health plan. Employees rely on prescription coverage to help recover from an illness, manage a condition and stay in good health.



24/7 Nurse Line*

For health questions any time of day or night, you can call our toll-free phone line or access our online nurse chat service. A registered nurse will provide you with the information you need.



Chronic Care Programs

These programs can help you better manage your health and provide support for managing the day-to-day challenges of living with chronic conditions, such as asthma or diabetes.



Behavioral Health and Substance Abuse Care

Care for mental/nervous conditions or alcohol/substance abuse is offered through our extensive network of participating health care professionals who provide a full range of counseling services.



Case Management

Our Case Managers will help you manage complex health care situations by simplifying navigation, coordinating care and providing a better understanding of policies and procedures.



Horizon CareOnlinesm**

More ways to connect with U.S. board-certified, licensed doctors, via video, chat or phone, 24 hours a day, seven days a week.

* This program is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatments and are not a substitute for your physician's care. These services are not an insurance program and may be discontinued at any time.

** Telemedicine is available in all states except Arkansas, where video consultations are not permitted under the law. To learn what applies in each state, visit: <http://info.americanwell.com/where-can-i-see-a-doctor-online>.

Yes

your employees have better value with health care plans from Horizon Blue Cross Blue Shield of New Jersey.



Find a health care professional near you at HorizonBlue.com/doctorfinder.

*Based on Physician Network data as of 8/1/17 and is subject to change.

OMNIASM Health Plan

Our OMNIA Health Plan allows you to visit any New Jersey health care professional in our broad, physician network. You may save more at over 29,000 OMNIA Health Plan Tier 1 doctors, hospitals and other professionals.

OMNIA Tier 1 Means

- ✓ Lower premiums
- ✓ Copays as low as \$5
- ✓ No referrals
- ✓ Low or no deductibles
- ✓ Lower out-of-pocket costs
- ✓ Free preventive care, well-child care and more

With OMNIA, you also have access to our BlueCard[®] PPO program, which is available nationwide and abroad. BlueCard participating doctors and hospitals are covered at the Tier 2 level of benefits.



Additional health coverage programs help attract, protect and retain your valued employees.

Horizon Dental

Proper dental care is more than clean teeth. It can also help detect serious health risks, like diabetes, heart disease and some cancers. Horizon Dental offers affordable plans to meet your employees' needs and includes:

- ✓ One of the largest dental networks in New Jersey, with more than 7,200 offices to receive care
- ✓ Access to some of the deepest discounts in the state, which extend beyond plan maximums
- ✓ Little-to-no out-of-pocket expenses for preventive services

Horizon Vision

Protect your health and dollars with regular eye exams that can detect potential health issues, such as hypertension and diabetes. We can help your employees save on vision exams, eyeglasses and more. Horizon Vision plans offer:

- ✓ Low-cost annual eye exam, including dilation
- ✓ Coverage for eyeglasses and contact lenses
- ✓ Access to a nationwide network through the Horizon/Davis Vision View Network, with over 60,000 independent providers and retailers

Life and Accidental Death & Dismemberment

USABLE Life's Small Group Plans for Life and Accidental Death & Dismemberment offer employers with 51 to 499 employees the ability to provide a quality benefits package and maintain your bottom line.

Horizon Wellness

Our easy-to-use and comprehensive wellness program makes it easier for your employees to get and stay healthy, with tools, information and rewards for healthy living.

- ✓ **Healthy Living Discounts:** Weekly deals delivered to your inbox from top retailers. Sign up at Blue365deals.com/HorizonBCBS
- ✓ **Health Management Tools:** Track your health securely and confidentially with My Health Manager, powered by WebMD®.
- ✓ **Education:** Get information from WebMD® on almost every health issue. Go to HorizonBlue.com/mhm and click on *Preventative Health and Health Topics* to view the videos.
- ✓ **Pregnancy Resources:** PRECIOUS ADDITIONS® helps parents-to-be through pregnancy and the first year of motherhood.

Additional programs can be customized to provide an enhanced incentive wellness program for your employees to encourage their participation. We also offer smoking cessation, obesity management and one-on-one coaching.

Horizon Stop Loss

For businesses that want the advantages of self-funding without the risk, Horizon Stop Loss offers simplified administration, faster reimbursement and, most importantly, coverage for unforeseen and yet all-too-common catastrophic claims.

Level Funding protects you and your employees

Level-Funding plans reduce tax exposure, minimize the risk of self funding and can return 50 percent of unused claim-funding after the end of the policy year.

- ✓ Save on the ACA health insurer fee.
- ✓ Choose from multiple plan designs, enabling you to create the best plan for your group's needs.
- ✓ Make the same predictable monthly payment throughout the year, thanks to our simplified billing.

International Health Care

GeoBlue® provides state-of-the-art mobile technology and unsurpassed service helps travelers, expatriates and family members identify, access and pay for quality health care around the globe.

Horizon offers easier ways to do the things you need to do online: find a doctor, print or display your ID card, manage your health information, access your medical records, track your fitness data and more.



Our promise to you.

From our dedicated Customer Service Associates to our live chat representatives, event leaders and passionate sales representatives, we want to make sure your questions are answered, your concerns are calmed and you feel like you're getting the right plan for your employees.

That's the Power of **Yes.**

Add broker contact information here



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Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate 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.

Spanish (Español): Para ayuda en español, llame al 1-866-660-6528.

Chinese (中文): 如需中文協助, 請致電 1-866-660-6528.



Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

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**

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.



Horizon Blue Cross Blue Shield of New Jersey

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 **1-866-660-6528** 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 **1-866-660-6528** 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 **1-866-660-6528**。

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 **1-866-660-6528**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: **1-866-660-6528** no horário normal de trabalho.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઈ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. કોઈ દુભાષિયા સાથે વાત કરવા, કૃપા કરીને સામાન્ય બિઝનેસ ક્લાકો દરમિયાન **1-866-660-6528** 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 **1-866-660-6528** podczas normalnych godzin pracy.

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 **1-866-660-6528** 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 **1-866-660-6528** sa loob ng karaniwang mga oras ng negosyo.

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 **1-866-660-6528** 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 **1-866-660-6528** pandan lè nòminal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शील्ड सूचना को समझने में सहायता की जरूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिण से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान **1-866-660-6528** 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 **1-866-660-6528** 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 **1-866-660-6528** pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bíł hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'i diitíh bee shiká' a'doowoł nínízingo éí bee ná'ahoot'i' dóo doo búááh ílíní da. Ata' halne'é ła' bich'í' hadeesdzih nínízingo t'áá shóqdí **1-866-660-6528**ji' nida'anishgo oolkiíí bik'ehgo hodíílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey لديك الحق في الحصول على المساعدة بلغتك دون تحميلك أية تكلفة. للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية بالرقم **1-866-660-6528**.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ 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 **1-866-660-6528** پر کال کریں۔