Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work®

Monmouth County
Horizon BCBCNJ
Direct Access POS Plan

Benefit	In-Network	Out-of-Network
Plan Year	**Calendar Year**	
Plan Year Deductible		
Individual	None	$400
Family	None	$800
Coinsurance	100%	70%
Maximum Out of Pocket		
Individual	$5,000	$5,000
Family	$10,000	$10,000
Maximum Out of Pocket is based on the plan year. The deductible plus coinsurance apply to the Maximum Out of Pocket. Balances from non-participating providers over reasonable and customary do not apply towards the Maximum Out of Pocket.		
Benefit Period Maximum	Unlimited	
Lifetime Maximum	Unlimited	
Precertification Penalty	$200	
Primary Care Physician Selection	Required (A PCP selection is required to direct and manage care)	n/a
Primary and Preventative Care		
Primary Care Office Visits A primary care physician is a general or family practitioner, internist or pediatrician	100% after $10 copay	70% after deductible
Annual Examinations	100%	Not covered
Annual Child and Well-Baby Care	100%	Not covered
Immunizations	100%	Not covered
Annual Gynecological Exams	100%	Not covered
Annual Mammograms	100%	Not covered
Prostate Screening	100%	Not covered
Routine Eye Exam	100%	Not covered
Eyeglasses/Contact Lenses	$35 per 24-month period with discount through Davis Vision vendors	Not covered
Routine Hearing Screening	Covered when performed as part of a routing exam by PCP (subject to office visit copay)	Not covered
Hearing Aids	Not covered	Not covered
Specialty and Outpatient Care		
Specialist Office Visits	100% after $10 copay	70% after deductible
Maternity Visits	100% after $10 copay Copay only applies to first visit	70% after deductible
Infertility	100% after $10 copay	70% after deductible (covered limited to diagnosis and treatment of underlying cause of infertility)
	Limited to 4 egg retrievals per lifetime	
Allergy Testing & Treatment	100% after $10 copay	70% after deductible
Lab Tests	100% in Office or Labcorp 100% in Outpatient facility	70% after deductible
Outpatient X-ray/Radiology Services	100%	70% after deductible
Therapy (speech, occupational, physical)	100%	70% after deductible
	Combined maximum of 60 visits per plan year per condition	
Chiropractic Care	100% after $10 copay	70% after deductible
	20 visit maximum per plan year	
Acupuncture	100% after $10 copay	70% after deductible
	A copay will only apply when an office visit is billed	
	20 visit maximum per plan year	
		70% after deductible

Home Health Care	100% 120 visits per plan year	(one visit per day, up to 4 hours per visit)

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Hospice Care (outpatient)	100%	70% after deductible
Private Duty Nursing	100% Unlimited	70% after deductible
Diabetic Education	100% after $10 copay	70% after deductible
Benefit	**In-Network**	**Out of Network**
Durable Medical Equipment	100% (requires preapproval)	70% after deductible
Orthotic Devices	Not covered	Not covered
CT/CTA Scans, Pet Scans, MRIs/MRAs, Nuclear Medicine studies (including Nuclear Cardiology) require prior authorization. The ordering physician should request the prior authorization by calling eviCore healthcare at **1-866-496-6200** and providing the necessary clinical information. Once the authorization number is received, the member may call eviCore healthcare at **1-866-969-1234** to schedule an appointment.		
Inpatient Services		
Hospital Room and Board and Other Inpatient Services	100%	70% after deductible
Pre-admission Testing	100%	70% after deductible
Skilled Nursing Facility	100%	70% after deductible Limited to 60 days per plan year
Hospice Facility (inpatient)	100%	70% after deductible
Organ/Bone Marrow Transplant	100%	Not covered
Surgery and Anesthesia		
Inpatient Surgery	100%	70% after deductible
Outpatient Surgery (SurgiCenter)	No Copay-outpatient Facility $10 copay -specialist's office	70% after deductible
Outpatient **Biologically- Based** Mental Illness (treated the same as general illnesses)	100% after copayment in office 100% in outpatient facility	70% after deductible
Inpatient Treatment	100%	70% after deductible
Outpatient Treatment	100% after $10 copay A copay will only apply when an office visit is billed.	70% after deductible
Inpatient Mental Health/Substance Abuse Services must be coordinated through Horizon Behavioral Health at 1-800-626-2212		
Treatment of Alcohol		
Inpatient Detoxification	100%	70% after deductible
Inpatient Rehabilitation	100%	70% after deductible
Outpatient Detoxification	100% after $10 copay A copay will only apply when an office visit is billed.	70% after deductible
Outpatient Rehabilitation	100% after $10 copay A copay will only apply when an office visit is billed.	70% after deductible
Emergency Care/ Urgent Care		
Emergency Room	100% after $100 facility copayment	
Non-Emergency Use of the Emergency Room	Not Covered	
Ambulance	100% if medically necessary	
Additional Information		
Prescription Drugs	Covered under your existing prescription program	
Prior Authorization	Some services/procedures require prior authorization. For a complete list, contact our customer service number at 1-800-355-BLUE (2583) or refer to our website at **www.HorizonBlue.com**.	
Eligibility	Dependent children, including full-time students are covered until the end of the month in which they reach the age of 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26.	

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Nurse Line **Toll-Free 1-888-624-3096**	A health information service that includes a toll free 24 hour health information line staffed by registered nurses. Nurse Line nurses do not diagnose or recommend any treatment. Instead, they provide the member with the necessary health information needed to make informed medical decisions. This helps members determine if their health ailment requires a doctor's visit.

You can save money when you choose to receive care from providers that participate in the Horizon BCBSNJ networks. When you use participating hospitals or other medical facilities or doctors, you generally only pay your copayment and any applicable in-network coinsurance or deductible. Generally, if you have services performed at an out of network facility or by an out of network provider, your out of network benefits will apply. This means that you will be responsible for amounts exceeding Horizon BCBSNJ's allowable reimbursement for that particular service and this may result in significant out of pocket costs. You will be responsible to pay for this amount directly to the non-participating hospital, ambulatory surgery center or provider. By using our Horizon-BCBSNJ network providers, you keep your health care costs down.

This summary highlights the major features of your health benefit program. It is not a contract and some limitations and exclusions may apply. Payment of benefits is subject solely to the terms of the contract. Please refer to your benefit booklet for more information.

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. Benefits may change upon renewal. For more information about your coverage, or to get a copy of the complete terms of coverage, visit Member Online Services at www.HorizonBlue.com/members or by calling 1-800-355-BLUE(2583). If you do not currently have coverage with Horizon BCBSNJ you can view a sample policy here, HorizonBlue.com/sample-benefit-booklets. 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?	**$400.00** Individual / **$800.00** Family per calendar year for out-of-network. Aggregate family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care is covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For in-network Health providers **$5,000.00** Individual/ **$10,000.00** Family. For out-of-network Health providers **$5,000.00** Individual/ **$10,000.00** Family. Aggregate family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. For a list of in-network provider, see www.HorizonBlue.com or call 1-800-355-BLUE(2583). Benefits provided by in-network providers and BlueCard PPO providers are at the in-network level of benefits.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider(You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$10.00 Copayment per visit.	30% Coinsurance.	———none———
	Specialist visit	$10.00 Copayment per visit.	30% Coinsurance.	
	Preventive care/screening/immunization	No Charge.	Not Covered.	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	Diagnostic test (x-ray, blood work)	No Charge for Office, Outpatient Hospital, Independent Laboratory.	30% Coinsurance for Office, Outpatient Hospital, Independent Laboratory.	———none———
	Imaging (CT/PET scans, MRIs)	No Charge for Outpatient Hospital.	30% Coinsurance for Outpatient Hospital.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance.
If you need drugs to treat your illness or condition	Generic drugs	Not Covered.	Not Covered.	———none———
	Preferred brand drugs	Not Covered.	Not Covered.	
	Non-preferred brand drugs	Not Covered.	Not Covered.	
	Specialty drugs	Not Covered.	Not Covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge for Outpatient Hospital, Ambulatory Surgical Center.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	Procedures related to spine surgery are subject to pre-service and post-service utilization management review. Surgical procedure performed in out-of-network ambulatory surgical center requires pre-approval.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider(You will pay the most)	
	Physician/surgeon fees	No Charge for Outpatient Hospital, Ambulatory Surgical Center.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	Procedures related to spine surgery are subject to pre-service and post-service utilization management review. 30% Coinsurance for out-of-network anesthesia.
If you need immediate medical attention	Emergency room care	$100.00 Copayment per visit for Outpatient Hospital.	$100.00 Copayment per visit for Outpatient Hospital. Deductible does not apply.	Out-of-network payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries.
	Emergency medical transportation	No Charge.	No Charge, Deductible does not apply.	———none———
	Urgent care	$10.00 Copayment per visit for Specialist.	30% Coinsurance for Specialist.	———none———
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance. In-network & Out-of-network inpatient separation period is 90 days.
	Physician/surgeon fees	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	30% Coinsurance for out-of-network anesthesia.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge for Outpatient Hospital.	30% Coinsurance for Outpatient Hospital.	The Integrated System of Care (ISC) program is available to members with a serious mental illness or substance use disorder. Services must be rendered by a contracted ISC provider to be eligible for reimbursement. Locate a provider www.Horizonblue.com/member-ISC.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider(You will pay the most)	
	Inpatient services	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance. In-network & Out-of-network inpatient separation period is 90 days.
If you are pregnant	Office visits	$10.00 Copayment per visit for Office.	30% Coinsurance for Office.	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. Ultrasound.)
	Childbirth/delivery professional services	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	———none———
	Childbirth/delivery facility services	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	In-network & Out-of-network inpatient separation period is 90 days.
If you need help recovering or have other special health needs	Home health care	No Charge.	30% Coinsurance.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance. In-and-out-of-network home health care visits limit to 120 max.
	Rehabilitation services	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance. Physical rehabilitation day limit is combined in and out-of-network 30 days.
	Habilitation services	No Charge for Inpatient Hospital.	30% Coinsurance for Inpatient Hospital.	
	Skilled nursing care	No Charge for Inpatient Facility.	30% Coinsurance for Inpatient Facility.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance. Out-of-network inpatient skilled nursing facility day limit is limited to 60 days.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider(You will pay the most)	
	Durable medical equipment	No Charge.	30% Coinsurance.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance.
	Hospice services	No Charge for Inpatient Facility.	30% Coinsurance for Inpatient Facility.	Requires pre-approval. 30% cutback penalty up to $200 applies for non-compliance.
If your child needs dental or eye care	Children's eye exam	No Charge for Office.	Not Covered.	In-network routine vision exam visit limit. Coverage is limited to 1 visit.
	Children's glasses	No Charge.	Not Covered.	In-network routine vision hardware dollar amount is every 2 years.
	Children's dental check-up	Not Covered.	Not Covered.	———none———

Excluded Services & Other Covered Services:

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

- Cosmetic Surgery
- Dental care
- Hearing Aids
- Long Term Care
- Most coverage provided outside the United States.
- Non-emergency care when traveling outside the U.S.
- 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, only as described in our Medical Policy (Visit limits apply)
- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Private-duty nursing
- Routine eye care (Adult)

* For more information about limitations and exceptions, see the plan or policy document at [INSERT GROUP URL HERE WHERE THE SPD IS LOADED]

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 www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.getcovered.nj.gov or call 1-833-677-1010.

Your Grievance and Appeals Rights:

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

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

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

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.

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

The plan's overall deductible	$0.00
Specialist *Copayment*	$10.00
Hospital (facility) *Coinsurance*	0%
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)*

Total Example Cost	$12,700.00

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0.00
Copayments	$30.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$70.00
The total Peg would pay is	**$100.00**

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

The plan's overall deductible	$0.00
Specialist *Copayment*	$10.00
Hospital (facility) *Coinsurance*	0%
Other *Coinsurance*	0%

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)*

Total Example Cost	$5,600.00

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0.00
Copayments	$80.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$3,500.00
The total Joe would pay is	**$3,580.00**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0.00
Specialist *Copayment*	$10.00
Hospital (facility) *Coinsurance*	0%
Other *Coinsurance*	0%

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	$2,800.00

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0.00
Copayments	$100.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$40.00
The total Mia would pay is	**$140.00**

The plan would be responsible for the other costs of these EXAMPLE covered services.

* For more information about limitations and exceptions, see the plan or policy document at [INSERT GROUP URL HERE WHERE THE SPD IS LOADED]

Horizon.

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 (e.g. qualified sign language interpreters and information in other formats) and to those whose primary language is not English (e.g. information in other languages) to communicate effectively with us.

Contacting Member Services
Please call Member Services at **1-800-355-BLUE (2583) (TTY 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.**

Filing a Section 1557 Grievance
If you believe that Horizon BCBSNJ has failed to provide the free communication aids and services or discriminated against you for one of the reasons described above, 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, through the Office for Civil Rights Complaint Portal, online at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf** or by mail at **U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201**or by phone at **1-800-368-1019** or **1-800-537-7697** (TDD). OCR Complaint forms are available at **www.hhs.gov/ocr/office/file/index.html**.

Language assistance
Si habla un idioma diferente al inglés, hay ayuda disponible gratis. Llame al número que aparece al reverso de su tarjeta de identificación.
如果您讲英语以外的语言，可获取免费帮助。请拨打您的身份证背面的号码。
영어 이외의 언어를 사용하는 경우, 무료 지원 서비스를 받을 수 있습니다. ID 카드 뒷면에 있는 번호로 전화하십시오.
Se você fala um idioma diferente do inglês, a ajuda está disponível gratuitamente. Ligue para o número no verso do seu bilhete de identidade.
જો તમે અંગ્રેજી સિવાયની ભાષા બોલતા હોવ, તો મફતમાં મદદ ઉપલબ્ધ છે. તમારા આઇડી કાર્ડની પાછળ આપેલા નંબર પર કૉલ.
Jeśli mówisz w języku innym niż angielski, pomoc udzielana jest bezpłatnie. Zadzwoń pod numer podany na odwrocie dowodu osobistego.
Se parli una lingua diversa dall'inglese, è disponibile un servizio di assistenza gratuito. Chiama il numero sul retro della tua carta d'identificaz ione.
Kung nagsasalita ka ng isang wika maliban sa Ingles, magagamit ang tulong nang walang bayad. Tumawag sa numerong nasa likod ng iyong ID card.
Если вы не говорите по-английски, вам помогут бесплатно. Позвоните по телефону, указанному на обратной стороне вашей ID-карты.
Si ou pale on lòt lang ke Anglè, gen èd ki disponib gratis. Rele nan nimewo ki ekri nan do kat idantifyan w lan.
यदि आप अंग्रेज़ी से भिन्न कोई अन्य भाषा बोलते हैं, तो निःशुल्क सहायता उपलब्ध है। अपने आईडी कार्ड के पीछे दिए गए नंबर पर .
Nếu bạn nói ngôn ngữ khác ngoài tiếng Anh, thì chúng tôi có thể giúp bạn miễn phí. Hãy gọi số ở mặt sau thẻ ID của bạn.
Si vous parlez une langue autre que l'anglais, l'aide est gratuite. Appelez le numéro au dos de votre carte d'identité.
إذا كنت تتحدث لغة أخرى غير الإنجليزية، نوفر لك المساعدة مجانًا. يُمكنك الاتصال بالرقم الموجود على ظهر بطاقة الهوية
اگر آپ انگریزی کے علاوہ کوئی دوسری زبان بول سکتے ہیں تو مفت مدد دستیاب ہے۔ براہ مہربانی شناختی کارڈ کی پچھلی طرف درج شدہ نمبر پر کال کریں۔

* For more information about limitations and exceptions, see the plan or policy document at [INSERT GROUP URL HERE WHERE THE SPD IS LOADED]