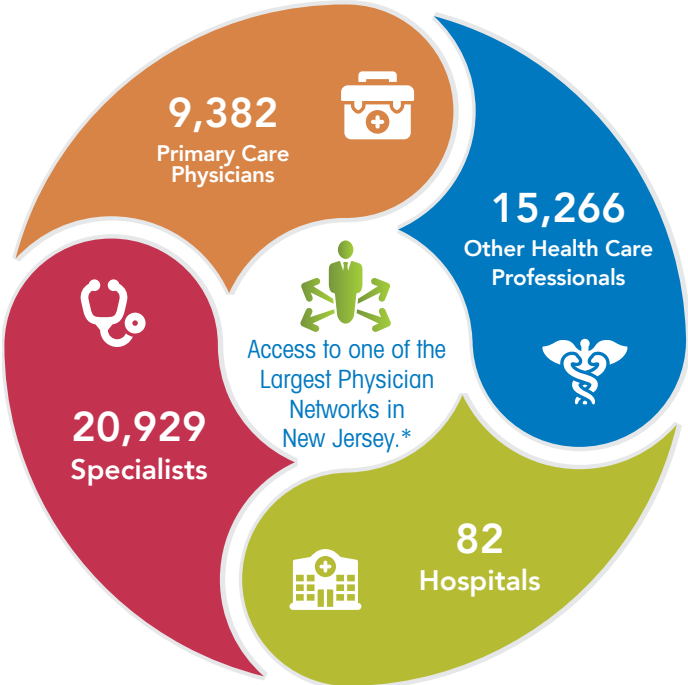


2019 Health Plan Guide

Small Group Health Insurance Coverage



Horizon Blue Cross Blue Shield of New Jersey has had decades of experience helping New Jersey residents get the most out of their health plans. We can help you and your employees too, with plans, tools and resources to better manage your health care.



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

**Based on Physician Network data as of 8/1/18 and is subject to change*

OMNIASM Health Plans give you more control of your health care costs.

With OMNIA Health Plans, your employees can visit any of 45,000 doctors and 82 hospitals in 100 convenient locations across New Jersey and parts of Pennsylvania and Delaware. With OMNIA, there are no referrals for specialists and members do not have to select a Primary Care Physician.

OMNIA Health Plan professionals are designated as "Tier 1" and "Tier 2." Savings are greatest when members use Tier 1 professionals.

TIER 1 OMNIA offers more than 32,000 doctors and 37 hospitals in 44 locations throughout New Jersey, offering low copayments and deductibles.

OMNIA Tier 1 Means

- ✓ Lower Deductibles
- ✓ Lower Copayments
- ✓ Lower Out-of-Pocket Costs
- ✓ Primary Care Physicians – 6,317
- ✓ Specialists – 13,986
- ✓ Other Health Care Professionals – 12,260

TIER 2 OMNIA members have access to an additional 13,000 doctors and 45 additional hospitals.



With Horizon BCBSNJ health plans, we've got your employees covered.



Wellness

Information and discounts help employees stay healthy. 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.



Chronic Care Programs

These programs can help employees better manage their 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 Use Disorder

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



Case Management

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



Telemedicine

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

2019 Small Group Health Plans

OMNIA

Plan	Platinum		Gold		Silver		Silver HSA		Bronze HSA	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Out-of-State Coverage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
In-Network Hospital Coinsurance	0%	30%	0%	30%	0%	50%	15%	50%	50%	50%
In-Network Deductible	\$0	\$1,000	\$500	\$2,500	\$1,250	\$2,500	\$1,800	\$2,500	\$3,000	\$3,000
Primary Care Physician Office Visit	\$10	\$15	\$10	\$30 after ded	\$30	ded/coin	\$10 after ded	\$25 after ded	\$30 after ded	ded/coin
Specialist Office Visit	\$15	\$35	\$25	\$50 after ded	\$50	ded/coin	\$20 after ded	\$50 after ded	\$50 after ded	ded/coin
Emergency Room	\$100	\$100	\$100 ded	\$100 ded	\$100 ded	\$100 ded	\$100 ded/coin	\$100 ded/coin	\$100 ded/coin	\$100 ded/coin
In-Network Hospital	\$300/day	ded/coin	\$500/day after ded	ded/coin	\$500/day after ded	ded/coin	ded/coin	ded/coin	\$500/day after ded	ded/coin
In-Network Out-of-Pocket Max	\$1,900	\$3,000	\$4,000	\$6,500	\$7,900	\$7,900	\$6,650	\$6,650	\$6,550	\$6,550
Integrated Rx Plan	\$5/\$15/\$30		\$10/\$40/\$75 after \$250 Rx ded		\$15/50% after \$200 Rx ded*		40% CDHRX** after ded		50% CDHRX** after ded	
Out-of-Network Coinsurance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Network Deductible	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Network Out-of-Pocket Max	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* For OMNIA Silver, the generic drug copay of \$15 does not apply to the Rx deductible.

**Consumer-Directed Healthcare Rx

Abbreviations "ded" refers to "deductible;" "coin" refers to "coinsurance."

Advantage EPO						Advantage Direct Access		
Gold 100% C25/45	Gold 100% C30/50	Gold 100/80	Silver 100/70	Silver 100/50	Bronze HSA 100	Platinum 100/70	Gold 100/80/60	Silver HSA 100/70/60
optional	optional	optional	optional	optional	optional	yes	yes	yes
0%	0%	20%	30%	50%	50%	0%	20%	30%
\$0	\$0	\$1,200	\$2,200	\$2,000	\$3,000	\$0	\$2,000	\$1,500
\$25	\$30	\$20	\$30	\$30	ded/coin	\$20	\$30	\$30 after ded
\$45	\$50	\$40	\$50	\$50	ded/coin	\$40	\$50	\$50 after ded
\$100	\$100	\$100 ded/coin	\$100 ded/coin	\$100 ded/coin	\$100 ded/coin	\$100	\$100 ded/coin	\$100 ded/coin
\$500/day	\$500/day	ded/coin	ded/coin	ded/coin	\$100/day after ded	\$250/day	ded/coin	ded/coin
\$5,500	\$5,000	\$5,500	\$7,900	\$7,900	\$6,550	\$3,000	\$5,000	\$6,650
\$25/\$50/\$75	\$15/40%/50%	\$10/\$25/\$50	\$25/\$50/\$75	\$15/50%/50%	50% CDHRX** after ded	\$10/\$25/\$50	\$15/\$40/\$75	40% CDHRX** after ded
N/A	N/A	N/A	N/A	N/A	N/A	member pays 30%	member pays 40%	member pays 40%
N/A	N/A	N/A	N/A	N/A	N/A	\$1,500	\$4,000	\$3,000
N/A	N/A	N/A	N/A	N/A	N/A	\$6,000	\$8,000	\$8,000



Introducing



Go beyond traditional coverage

Horizon EXPAND consolidates a full suite of benefits to protect your business and attract, retain and motivate quality employees. Save the time and expense of juggling multiple business relationships. Horizon EXPAND is a one-stop-shop with enhanced service and support from a dedicated team. These products can be purchased together or separately to best suit your needs.

Expand beyond health insurance and get Dental, Vision, Life & Disability, Worksite Products, International Medical Coverage and Pet Insurance beginning in January 2019.

We are here to serve all your insurance needs. Expand your coverage, consolidate administrative expenses and enhance your service with a dedicated support team.

Horizon MyWaySM

By offering High Deductible Health Plans (HDHPs) with complementary benefits like Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs), employers can decrease their health care spending while also cutting costs for employees — all without sacrificing quality of care.



Health Plus Plan

Combine Dental, Vision, Life and AD&D

With a tightening labor market, Health Plus Plan can help employers attract, protect and retain valued employees. You'll save by consolidating your benefits programs and simplifying the process of dealing with multiple carriers. Health Plus Plan brings you a comprehensive, high-quality package that includes dental, vision and life insurance with alternative high and low options, all for one competitive rate.

Dental

- ✓ One of the largest dental networks in New Jersey, with more than 6,500 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

Vision

- ✓ 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 70,000 independent providers and retailers

Life and Accidental Death & Dismemberment

- ✓ US Able Life's Small Group Plans for Life and Accidental Death & Dismemberment offer employers with 2 to 50 employees the ability to provide a quality benefits package while maintaining your bottom line.

According to The Health of America Report[®], published by the Blue Cross Blue Shield Association, people with serious dental and vision conditions are more likely to suffer from other significant ailments and incur higher medical costs. Findings show that 3.7 million people,* or six percent of BCBSA commercially insured members, experience serious enough dental conditions to generate medical insurance claims.**

*Medical claims for 41 million commercially insured BCBS members were reviewed for this analysis, but the raw number that is written is an extrapolation to account for the 88 million members who currently have BCBS commercial coverage.

**Results do not include dental or vision insurance claims. Medical claims are billed and processed through the medical insurance company.

Our new Horizon Blue app puts care and support in your hand.

Downloading is easy and free. And you'll be connected 24/7 to all your benefits, access to care and Horizon BCBSNJ support.



Text **GetApp** to **422-272** for your free Horizon Blue download.



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There is no charge to download the Horizon Blue app but rates from your wireless provider may apply.

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 BCBSNJ. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

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.



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**.



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 ક્રોસ 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 nòmal 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۔