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/HMH or by calling 1-844-383-2327. 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 1-844-383-2327 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$1,600.00** Individual / **$3,200.00** Family for in-network and Inner Circle. **$3,000.00** Individual / **$6,000.00** Family for out-of-network. True family aggregate.	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 policy, the overall family deductible must be met before the plan begins to pay.
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 Inner Circle Health/ Pharmacy providers **$2,000.00** Individual/ **$4,000.00** Family. For in-network Health/Pharmacy providers **$6,650.00** Individual/ **$13,300.00** Family. For out-of-network Health providers **$6,650.00** Individual/ **$13,300.00** 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. See www.HorizonBlue.com/hmh or call 1-844-383-2327 for a list of network providers. Benefits provided	You pay the least if you use a provider in Inner Circle. You pay more if you use a Participating Provider. 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

	by in-network providers and BlueCard PPO providers are at the in-network level of benefits.	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
		Inner Circle Provider (You will pay the least)	Participating Provider	Non-Participating 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	Deductible Applies.	40% Coinsurance.	50% Coinsurance.	————none————
	Specialist visit	Deductible Applies.	40% Coinsurance.	50% Coinsurance.	
	Preventive care/screening/immunization	No Charge, Deductible does not apply.	No Charge, Deductible does not apply.	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)	Deductible applies for Office, Outpatient Hospital, Independent Laboratory.	40% Coinsurance for Office, Outpatient Hospital, Independent Laboratory.	50% Coinsurance for Office, Outpatient Hospital, Independent Laboratory.	————none————
	Imaging (CT/PET scans, MRIs)	Deductible applies for Outpatient Hospital.	40% Coinsurance for Outpatient Hospital.	50% Coinsurance for Outpatient Hospital.	————none————
If you need drugs to treat your illness or condition	Generic drugs	Deductible applies, then: $5 Copay (30 day) $10 Copay (90 day)	Deductible applies, then: $10 Copay – Retail $25 Copay – Mail Order	Not Covered.	Mandatory Generic Applies. Maintenance prescriptions must be filled at In-House Pharmacy or through Mail Order.
	Preferred brand drugs	Deductible applies, then: $25 Copay (30 day)	Deductible applies, then: 30%	Not Covered.	

* For more information about limitations and exceptions, see the plan or policy document at www.HorizonBlue.com/HMH.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Inner Circle Provider (You will pay the least)	Participating Provider	Non-Participating Provider (You will pay the most)	
		$50 Copay (90 day)	(Min $35/Max $100 – Retail) (Min $80/Max $200 – Mail Order)		
	Non-preferred brand drugs	Deductible applies, then: $50 Copay (30 day) $100 Copay (90 day)	Deductible applies, then: 30% (Min $55/Max $150 – Retail) (Min $125/Max $350 – Mail Order)	Not Covered.	
	Specialty drugs	Deductible applies, then: $70 Copay (30 day)	Deductible applies, then: $150 Copay through BriovaRx, OptumRx's Specialty Pharmacy	Not Covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible applies for Outpatient Hospital, Ambulatory Surgical Center.	40% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital. Ambulatory Surgical Center - Not Covered.	————none————
	Physician/surgeon fees	Deductible applies for Outpatient Hospital, Ambulatory Surgical Center.	40% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital. Ambulatory Surgical Center - Not Covered.	40% Coinsurance for in-network anesthesia. 50% Coinsurance for out-of-network anesthesia.
If you need immediate medical attention	Emergency room care	Deductible applies for Outpatient Hospital.	Deductible applies for Outpatient Hospital.	Deductible applies for Outpatient Hospital.	Out-of-network payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries.
	Emergency medical transportation	Deductible applies.	Deductible applies.	Deductible applies.	Inpatient transportation when confined from facility to facility is paid with no cost sharing to member.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Inner Circle Provider (You will pay the least)	Participating Provider	Non-Participating Provider (You will pay the most)	
	Urgent care	Deductible applies for Specialist.	40% Coinsurance for Specialist.	50% Coinsurance for Specialist.	————none————
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	Requires pre-approval; $400.00 penalty applies for non-compliance. In-network and out-of-network inpatient separation period is limited to 90 days.
	Physician/surgeon fees	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	40% Coinsurance for in-network anesthesia. 50% Coinsurance for out-of-network anesthesia.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Deductible applies for Outpatient Hospital.	40% Coinsurance for Outpatient Hospital.	50% Coinsurance for Outpatient Hospital.	————none————
	Inpatient services	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	Requires pre-approval; $400.00 penalty applies for non-compliance. In-network and out-of-network inpatient separation period is limited to 90 days.
If you are pregnant	Office visits	Deductible applies for Office.	40% Coinsurance for Office.	50% 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	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	————none————
	Childbirth/delivery facility services	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	In-network and out-of-network inpatient separation period is limited to 90 days.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Inner Circle Provider (You will pay the least)	Participating Provider	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	Deductible applies.	40% Coinsurance.	50% Coinsurance.	Requires pre-approval; $400.00 penalty applies for non-compliance. Home health care visit limit is 120 visits for combined across all tiers.
	Rehabilitation services	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	Requires pre-approval; $400.00 penalty applies for non-compliance. In-network and out-of-network inpatient separation period is limited to 90 days.
	Habilitation services	Deductible applies for Inpatient Hospital.	40% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	
	Skilled nursing care	Deductible applies for Inpatient Facility.	40% Coinsurance for Inpatient Facility.	50% Coinsurance for Inpatient Facility.	Requires pre-approval; $400.00 penalty applies for non-compliance. Inpatient skilled nursing facility day limit is 120 days combined across all tiers.
	Durable medical equipment	Deductible applies.	40% Coinsurance.	50% Coinsurance.	————none————
	Hospice services	Deductible applies for Inpatient Facility.	40% Coinsurance for Inpatient Facility.	50% Coinsurance for Inpatient Facility.	Requires pre-approval; $400.00 penalty applies for non-compliance.
If your child needs dental or eye care	Children's eye exam	Not Covered.	Not Covered.	Not Covered.	————none————
	Children's glasses	Not Covered.	Not Covered.	Not Covered.	————none————
	Children's dental check-up	Not Covered.	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 (Adult)
- Long Term Care
- Routine eye care (Adult)
- 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
- Bariatric surgery
- Chiropractic care
- Hearing Aids (Only covered for Members age 15 or younger)
- Infertility treatment
- Most coverage provided outside the United States. See www.HorizonBlue.com/hmh
- Non-emergency care when traveling outside the U.S. See www.HorizonBlue.com/hmh
- Private-duty nursing

* For more information about limitations and exceptions, see the plan or policy document at www.HorizonBlue.com/HMH.

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/hmh. 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** **$1,600.00**
- **Specialist *Copayment*** **$0.00**
- **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	$1,600.00
Copayments	$10.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$60.00
The total Peg would pay is	**$1,670.00**

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

- **The plan's overall deductible** **$1,600.00**
- **Specialist *Copayment*** **$0.00**
- **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	$1,600.00
Copayments	$400.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$20.00
The total Joe would pay is	**$2,020.00**

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

- **The plan's overall deductible** **$1,600.00**
- **Specialist *Copayment*** **$0.00**
- **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	$1,600.00
Copayments	$10.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$0.00
The total Mia would pay is	**$1,610.00**

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 www.HorizonBlue.com/HMH.

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 www.HorizonBlue.com/HMH.