




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?	\$0 for Inner Circle Prime. \$500.00 Individual/ \$1,000.00 Family for Inner Circle <u>providers</u> . \$1,500.00 Individual/ \$3,000.00 Family for OMNIA Tier 1 <u>providers</u> . \$2,000.00 Individual/ \$4,000.00 Family for Tier 2 <u>providers</u> . Aggregate family.	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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> is covered before you meet your <u>deductible</u> .	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 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 Health/Pharmacy Inner Circle Prime <u>providers</u> \$1,000.00 Individual/ \$2,000.00 Family. For Health/Pharmacy Inner Circle <u>providers</u> \$2,000.00 Individual/ \$4,000.00 Family. For Health/Pharmacy OMNIA Tier 1 <u>providers</u> \$4,000.00 Individual/ \$8,000.00 Family. For Health Tier 2 <u>providers</u> \$5,000.00 Individual/ \$10,000.00 Family. Aggregate family.	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?	<u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain pre-authorization for services, and health care this <u>plan</u> 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 <u>network provider</u>?	Yes. For a list of in-network <u>providers</u> , see www.HorizonBlue.com/hmh or call 1-844-383-2327. Benefits provided by in-network <u>providers</u> other than Inner Circle Prime, Inner Circle and OMNIA Tier 1 <u>providers</u> are at the Tier 2 level of benefits, such as Tier 2 and BlueCard PPO <u>providers</u> .	You pay the least if you use an Inner Circle Prime and Inner Circle <u>provider</u> . You pay more if you use an OMNIA Tier 1 or Tier 2 <u>provider</u> . 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's</u> 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 can see the <u>specialist</u> you choose without a <u>referral</u> .

 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
		Your Cost If You Use an Inner Circle Prime Provider (you will pay the least)	Your Cost If You Use an Inner Circle Provider (you will pay more)	Your Cost If You Use an OMNIA Tier 1 Provider (You will pay more)	Your Cost If You Use a Tier 2 Provider (You will pay more)	Your Cost If You Use an Out-of-network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge.	\$5.00 <u>Copayment</u> per visit.	\$50.00 <u>Copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>Coinsurance</u> .	Not Covered.	_____none_____
	<u>Specialist</u> visit	No Charge.	\$15.00 <u>Copayment</u> per visit.	\$100.00 <u>Copayment</u> per visit. <u>Deductible</u> does not apply.	50% <u>Coinsurance</u> .	Not Covered.	
	<u>Preventive care</u> / <u>screening</u> / immunization	No Charge.	No Charge.	No Charge. <u>Deductible</u> does not apply.	No Charge. <u>Deductible</u> 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.

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

Common Medical Event	Services You May Need	What You Will Pay				Your Cost If You Use an Out-of-network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Your Cost If You Use an Inner Circle Prime Provider (you will pay the least)	Your Cost If You Use an Inner Circle Provider (you will pay more)	Your Cost If You Use an OMNIA Tier 1 Provider (You will pay more)	Your Cost If You Use a Tier 2 Provider (You will pay more)		
							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.	10% <u>Coinsurance</u> for Office, Outpatient Hospital, Independent Laboratory.	30% <u>Coinsurance</u> for Office, Independent Laboratory, Outpatient Hospital.	50% <u>Coinsurance</u> for Office, Independent Laboratory, Outpatient Hospital.	Not Covered.	_____none_____
	Imaging (CT/PET scans, MRIs)	No Charge for Outpatient Hospital.	10% <u>Coinsurance</u> for Outpatient Hospital.	30% <u>Coinsurance</u> for Outpatient Hospital.	50% <u>Coinsurance</u> for Outpatient Hospital.	Not Covered.	_____none_____
If you need drugs to treat your illness or condition	Generic drugs	\$5 <u>Copay</u> (30 day) \$10 <u>Copay</u> (90 day)	\$5 <u>Copay</u> (30 day) \$10 <u>Copay</u> (90 day)	\$10 <u>Copay</u> – Retail \$25 <u>Copay</u> – Mail Order. <u>Deductible</u> does not apply.	\$10 <u>Copay</u> – Retail \$25 <u>Copay</u> – Mail Order. <u>Deductible</u> does not apply.	Not Covered.	Mandatory Generic Applies. Maintenance prescriptions must be filled at In-House Pharmacy or through Mail Order.
	Preferred brand drugs	\$25 <u>Copay</u> (30 day) \$50 <u>Copay</u> (90 day)	\$25 <u>Copay</u> (30 day) \$50 <u>Copay</u> (90 day)	30% (Min \$35/Max \$100 – Retail) (Min \$80/Max \$200 – Mail Order). <u>Deductible</u> does not apply.	30% (Min \$35/Max \$100 – Retail) (Min \$80/Max \$200 – Mail Order). <u>Deductible</u> does not apply.	Not Covered.	
	Non-preferred brand drugs	\$50 <u>Copay</u> (30 day) \$100 <u>Copay</u> (90 day)	\$50 <u>Copay</u> (30 day) \$100 <u>Copay</u> (90 day)	30% (Min \$55/Max \$150 – Retail) (Min \$125/Max \$350 – Mail Order). <u>Deductible</u> does not apply.	30% (Min \$55/Max \$150 – Retail) (Min \$125/Max \$350 – Mail Order). <u>Deductible</u> does not apply.	Not Covered.	

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Common Medical Event	Services You May Need	What You Will Pay					Limitations, Exceptions, & Other Important Information
		Your Cost If You Use an Inner Circle Prime Provider (you will pay the least)	Your Cost If You Use an Inner Circle Provider (you will pay more)	Your Cost If You Use an OMNIA Tier 1 Provider (You will pay more)	Your Cost If You Use a Tier 2 Provider (You will pay more)	Your Cost If You Use an Out-of-network Provider (You will pay the most)	
	Specialty drugs	\$70 Copay (30 day)	\$70 Copay (30 day)	\$150 Copay through BriovaRx, OptumRx's Specialty Pharmacy. Deductible does not apply.	\$150 Copay through BriovaRx, OptumRx's Specialty Pharmacy. Deductible does not apply.	Not Covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge for Outpatient Hospital, Ambulatory Surgical Center.	10% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	Not Covered.	_____ none _____
	Physician/surgeon fees	No Charge for Outpatient Hospital, Ambulatory Surgical Center.	10% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	Not Covered.	30% Coinsurance for OMNIA Tier 1 anesthesia. 50% Coinsurance for Tier 2 anesthesia.
If you need immediate medical attention	Emergency room care	No Charge.	No Charge.	No Charge. Deductible does not apply.	No Charge. Deductible does not apply.	No Charge. Deductible does not apply.	Payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries. If service rendered is not deemed emergent, \$200.00 Copayment applies to Inner Circle Prime, Inner Circle, OMNIA Tier 1/Tier 2. Out-of-network non-emergent services are

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Common Medical Event	Services You May Need	What You Will Pay					Limitations, Exceptions, & Other Important Information
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							not covered. <u>Deductible</u> does not apply.
	<u>Emergency medical transportation</u>	No Charge.	No Charge.	No Charge. <u>Deductible</u> does not apply.	No Charge. <u>Deductible</u> does not apply.	No Charge. <u>Deductible</u> does not apply.	Out-of-network payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries. Non emergent Ambulance- No Charge for Inner Circle Prime, 30% <u>Coinsurance</u> for Inner Circle, 30% <u>Coinsurance</u> for OMNIA Tier 1 and 50% <u>Coinsurance</u> for Tier 2. Out-of-network non-emergent ambulance is not covered.
	<u>Urgent care</u>	No Charge for Specialist.	\$15.00 <u>Copayment</u> per visit for Specialist.	\$30.00 <u>Copayment</u> per visit for Specialist. <u>Deductible</u> does not apply.	50% <u>Coinsurance</u> for Specialist.	Not Covered.	_____none_____
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge for Inpatient Hospital.	No Charge for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	Requires pre-approval; \$400.00 penalty applies for non-compliance. Inpatient separation period is 90 days combined across all tiers.

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	Physician/surgeon fees	No Charge for Inpatient Hospital.	10% <u>Coinsurance</u> for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	30% <u>Coinsurance</u> for OMNIA Tier 1 anesthesia. 50% <u>Coinsurance</u> for Tier 2 anesthesia.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge for Outpatient Hospital.	No Charge for Outpatient Hospital.	30% <u>Coinsurance</u> for Outpatient Hospital.	50% <u>Coinsurance</u> for Outpatient Hospital.	Not Covered.	_____none_____
	Inpatient services	No Charge for Inpatient Hospital.	No Charge for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	Requires pre-approval; \$400.00 penalty applies for non-compliance. Inpatient separation period is 90 days combined across all tiers.
If you are pregnant	Office visits	No Charge for Office.	\$5.00 <u>Copayment</u> per visit for Office.	\$50.00 <u>Copayment</u> per visit for Office. <u>Deductible</u> does not apply.	50% <u>Coinsurance</u> .	Not Covered.	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. Ultrasound).
	Childbirth/delivery professional services	No Charge for Inpatient Hospital.	10% <u>Coinsurance</u> for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	_____none_____
	Childbirth/delivery facility services	No Charge for Inpatient Hospital.	No Charge for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	Inpatient separation period is 90 days combined across all tiers.
If you need help recovering	Home health care	No Charge.	10% <u>Coinsurance</u> .	30% <u>Coinsurance</u> .	50% <u>Coinsurance</u> .	Not Covered.	Requires pre-approval; \$400.00 penalty applies for non-compliance. Home

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Common Medical Event	Services You May Need	What You Will Pay					Limitations, Exceptions, & Other Important Information
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or have other special health needs							health care visit limit is 120 visits combined across all tiers.
	<u>Rehabilitation services</u>	No Charge for Inpatient Hospital.	10% <u>Coinsurance</u> for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	Requires pre-approval; \$400.00 penalty applies for non-compliance. Inpatient separation period is 90 days combined across all tiers.
	<u>Habilitation services</u>	No Charge for Inpatient Hospital.	10% <u>Coinsurance</u> for Inpatient Hospital.	30% <u>Coinsurance</u> for Inpatient Hospital.	50% <u>Coinsurance</u> for Inpatient Hospital.	Not Covered.	
	<u>Skilled nursing care</u>	No Charge for Inpatient Facility.	10% <u>Coinsurance</u> for Inpatient Facility.	30% <u>Coinsurance</u> for Inpatient Facility.	50% <u>Coinsurance</u> for Inpatient Facility.	Not Covered.	Requires pre-approval; \$400.00 penalty applies for non-compliance. Inpatient skilled nursing facility days are limited to 120 days combined across all tiers.
	<u>Durable medical equipment</u>	No Charge.	10% <u>Coinsurance</u> .	30% <u>Coinsurance</u> .	50% <u>Coinsurance</u> .	Not Covered.	_____none_____
	<u>Hospice services</u>	No Charge for Inpatient Facility.	No Charge for Inpatient Facility.	30% <u>Coinsurance</u> for Inpatient Facility.	50% <u>Coinsurance</u> for Inpatient Facility.	Not Covered.	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.	Not Covered.	Not Covered.
Children's glasses		Not Covered.	Not Covered.	Not Covered.	Not Covered.	Not Covered.	_____none_____
Children's dental		Not Covered.	Not Covered.	Not Covered.	Not Covered.	Not Covered.	_____none_____

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

Common Medical Event	Services You May Need	What You Will Pay					Limitations, Exceptions, & Other Important Information
		Your Cost If You Use an Inner Circle Prime Provider (you will pay the least)	Your Cost If You Use an Inner Circle Provider (you will pay more)	Your Cost If You Use an OMNIA Tier 1 Provider (You will pay more)	Your Cost If You Use a Tier 2 Provider (You will pay more)	Your Cost If You Use an Out-of-network Provider (You will pay the most)	
	check-up						

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 services</u> .)		
<ul style="list-style-type: none"> • Cosmetic Surgery • Dental care (Adult) • Long Term Care 	<ul style="list-style-type: none"> • Most coverage provided outside the United States. (Inner Circle Prime, Inner Circle, and OMNIA Tier 1 level of benefit) • Non-emergency care when traveling outside the U.S. (Inner Circle Prime, Inner Circle, and OMNIA Tier 1 level of benefit) 	<ul style="list-style-type: none"> • 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 <u>plan</u> document.)		
<ul style="list-style-type: none"> • Acupuncture when used for Pain Management and as a substitute for other forms of anesthesia • Bariatric surgery • Chiropractic care 	<ul style="list-style-type: none"> • Hearing Aids (Only covered for Members age 15 or younger) • Infertility treatment • Most coverage provided outside the United States. See www.HorizonBlue.com/HMH (Tier 2 level of benefit) 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. See www.HorizonBlue.com/HMH (Tier 2 level of benefit) • Private-duty nursing

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

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)	Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)																																										
<ul style="list-style-type: none"> ■ The <u>plan's</u> overall <u>deductible</u> \$0.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 0% ■ Other <u>Coinsurance</u> 0% 	<ul style="list-style-type: none"> ■ The <u>plan's</u> overall <u>deductible</u> \$0.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 0% ■ Other <u>Coinsurance</u> 0% 	<ul style="list-style-type: none"> ■ The <u>plan's</u> overall <u>deductible</u> \$0.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 0% ■ Other <u>Coinsurance</u> 0% 																																										
<p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p>	<p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)</p>	<p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p>																																										
Total Example Cost \$12,700.00	Total Example Cost \$5,600.00	Total Example Cost \$2,800.00																																										
<p>In this example, Peg would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$70.00</td> </tr> <tr> <td>The total Peg would pay is</td> <td style="text-align: right;">\$70.00</td> </tr> </tbody> </table>	<i>Cost Sharing</i>		Deductibles	\$0.00	Copayments	\$0.00	Coinsurance	\$0.00	<i>What isn't covered</i>		Limits or exclusions	\$70.00	The total Peg would pay is	\$70.00	<p>In this example, Joe would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$4,300.00</td> </tr> <tr> <td>The total Joe would pay is</td> <td style="text-align: right;">\$4,300.00</td> </tr> </tbody> </table>	<i>Cost Sharing</i>		Deductibles	\$0.00	Copayments	\$0.00	Coinsurance	\$0.00	<i>What isn't covered</i>		Limits or exclusions	\$4,300.00	The total Joe would pay is	\$4,300.00	<p>In this example, Mia would pay:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Copayments</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Coinsurance</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <th colspan="2" style="background-color: #E6F2FF;"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td style="text-align: right;">\$10.00</td> </tr> <tr> <td>The total Mia would pay is</td> <td style="text-align: right;">\$10.00</td> </tr> </tbody> </table>	<i>Cost Sharing</i>		Deductibles	\$0.00	Copayments	\$0.00	Coinsurance	\$0.00	<i>What isn't covered</i>		Limits or exclusions	\$10.00	The total Mia would pay is	\$10.00
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Coinsurance	\$0.00																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$70.00																																											
The total Peg would pay is	\$70.00																																											
<i>Cost Sharing</i>																																												
Deductibles	\$0.00																																											
Copayments	\$0.00																																											
Coinsurance	\$0.00																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$4,300.00																																											
The total Joe would pay is	\$4,300.00																																											
<i>Cost Sharing</i>																																												
Deductibles	\$0.00																																											
Copayments	\$0.00																																											
Coinsurance	\$0.00																																											
<i>What isn't covered</i>																																												
Limits or exclusions	\$10.00																																											
The total Mia would pay is	\$10.00																																											

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



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。

영 어 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 આઈડી કાર્ડની પાછળ આપેલા નંબર પર કોલ.

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'identità.

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۔