Get to Know Horizon Blue Cross Blue Shield of New Jersey

Horizon Blue Cross Blue Shield of New Jersey is transforming health care. We’re New Jersey’s largest and most experienced health care insurer, with a member-centric approach to keeping quality up and costs down. Let us show you how we continue to earn the distinction of being New Jersey’s top health insurer every day.

Choice matters, which is why we provide you, as a member, with one of the largest selections of doctors, other health care professionals and hospitals in the state. Our broad network gives you access to the care you need when and where you need it — and our tools and resources help explain the insurance process, helping you to make the best decisions for you and your family.

On a national level, we’re a proud member of the Blue Cross and Blue Shield Association, one of the largest, best-known and most respected names in health insurance. In fact, the original Blue Cross and Blue Shield companies first pioneered the concept of health insurance nearly a century ago — and while health care certainly has changed over the years, the importance of having access to affordable quality health care hasn’t.

This brochure will give you details on the Horizon HMO (Health Maintenance Organization) plan — and help you understand our overall philosophy and, most importantly, Our Promise to you.
Focus on quality

Before being admitted into our network, doctors, other health care professionals, hospitals and ancillary providers go through a thorough credentialing process. Depending on the type of provider, the process verifies that they have active licensure without any restrictions, examines practice history, confirms board certification/eligibility as well as hospital admitting privileges, and ensures that all malpractice insurance requirements are met. We then recredential on a regular basis to ensure these doctors and health care professionals continue to meet our standards. This rigorous evaluation process is just one of the ways we act on our commitment to help ensure that our members have access to high-quality care.

Our Promise

• To serve with excellence and dedication
• To provide peace of mind for those who depend on us
• To enrich the lives and health of our members and the communities we serve

Our Vision

We will continue to lead the transformation of health care by closely collaborating with hospitals and doctors, improving quality, enhancing the patient experience, and lowering the total cost of care.

The right care, in the right setting

Horizon BCBSNJ’s Utilization Management (UM) Program evaluates the medical necessity, appropriateness and efficiency of certain services and procedures performed by network health care professionals. It places an extra level of quality assurance on the care members receive, measured against industry benchmarks.

The program covers medical necessity review for services such as inpatient stays, outpatient procedures and durable medical equipment (DME). You can learn about the authorization and appeal processes in your About Your Benefits handbook or Evidence of Coverage (EOC).

In addition, Horizon BCBSNJ offers Case Management (CM) and Chronic Care programs to coordinate care and offer education and support for eligible members identified as needing an extra level of attention due to their high-risk and/or chronic condition. If you are eligible to participate, the programs’ nurses will collaborate with you and your doctors and other health care professionals to ensure you have access to appropriate health care services and are following your treatment plan.
Under Horizon HMO, your Primary Care Physician (PCP) guides and coordinates your health care, which includes providing you with referrals to in-network specialists, hospitals and other health care professionals, when needed. PCPs generally are doctors specializing in family practice, general practice, internal medicine or pediatrics.

You also have access to many health care services and programs, including preventive care benefits, an easy-to-use referral system, emergency medical care, access to your in-network Ob/Gyn for routine service without a referral, and additional value-added programs.

Horizon HMO is served by the Horizon Managed Care Network — one of the largest

Do I need to choose a PCP?

With Horizon HMO, you are required to select a PCP when you first enroll in the plan. Your PCP will provide you with referrals to specialists when needed. PCPs generally include doctors specializing in the areas of family practice, general practice, internal medicine and pediatrics.

You can choose your PCP from the broad selection of doctors in the Horizon Managed Care Network, and he or she will refer you to specialists within the same network when needed. Your relationship with your PCP, including how well you communicate with each other, affects your care and your health care goals. In addition, if you don’t choose a PCP, your claims may be denied.
In-network care: Your key to controlling costs

Our network offers an expansive selection of doctors, other health care professionals, hospitals and laboratory services, which gives you the choice and convenience you need. Horizon HMO does not offer access to out-of-network care. Always be sure to verify that the doctors and other health care professionals you visit are in the Horizon Managed Care Network, and the hospitals you use are in the Horizon Hospital Network.

To further help you control costs, you can sign in to Member Online Services at HorizonBlue.com and use the Treatment Cost Estimator tool to get detailed estimates for services covered under your plan. Specific test and treatment costs are provided as well as estimated charges associated with various conditions and procedures. The tool also lists providers’ accreditations and professional and peer assessments.

Finding in-network doctors and hospitals

Finding an in-network health care professional or facility is quick and easy at HorizonBlue.com/doctorfinder. You can search by doctor, other health care professional or hospital and refine your search by selecting filters for distance, gender and language. You can also view maps and get door-to-door directions to a doctor’s location. You can even create a customized directory for doctors in the specialties you use most often within a specified distance.

If you have a Horizon Vision or Horizon Dental plan, you can also use this tool to find in-network vision and dental care professionals. It’s all available at HorizonBlue.com/doctorfinder.

Get to Know...Our Network

1 The Treatment Cost Estimator is not yet available to all members.
Get to Know...Our Programs to Help You Get and Stay Healthy

Horizon Pharmacy

The Horizon Pharmacy program offers convenience and savings on prescription medications. You can choose from 67,000 retail pharmacies nationwide, including CVS, Walgreens, Rite Aid, Walmart and most independent pharmacies.

If you take maintenance medications for a chronic condition, you can also take advantage of our home delivery pharmacy service, which can provide the additional convenience of a 90-day supply of your maintenance medication delivered right to your door.

Learn more at HorizonBlue.com/pharmacy.

Horizon Dental

Dental health is a vital part of your overall health and well-being. Horizon BCBSNJ recognizes that, and offers comprehensive dental programs that give you quality options at affordable costs. Regardless of which program you choose, when you have Horizon Dental, you have access to an extensive network of quality dentists covering all specialty areas. You also benefit from your Horizon Dental plan being linked to and coordinated with your Horizon BCBSNJ health plan. Learn more at HorizonBlue.com/dental.

Horizon Vision

Horizon BCBSNJ knows how important it is to get vision care — regular eye exams help maintain eye health and can help detect serious medical conditions, such as diabetes. We also know that members want quality and a variety of choices when shopping for eyewear. Horizon Vision can help you get both the eye care and eyewear you need through our nationwide network of doctors and retailers.

Horizon Wellness

Our easy-to-use and comprehensive wellness program is available at no additional cost to you. We take your health and wellness seriously and believe that wellness is key to happiness. That’s why we make it easier for you to set and achieve your wellness goals. With Horizon Wellness, you have access to:

- **My Health Manager:** Track your health securely and confidentially with this online tool, which offers tailored assessments, personalized recommendations and educational content, including:
  - Digital coaching and customized tools to help you set goals and measure progress
  - Interactive ways to evaluate your health status and identify health risk factors
  - Secure online storage of your health information that you can access at any time
  - A weight tracker, calorie counter, nutrition help and more

- **Healthy Living Discounts:** Fitness, healthy eating, lifestyle and personal care savings are all available through Blue365®. Get healthy living discounts from top national and local retailers delivered weekly right to your inbox.

- **Online Health Education:** Our informative monthly wellness webinars, WebMD® videos and other online resources are designed to empower you to make good decisions about your health.

- **PRECIOUS ADDITIONS®:** Pregnancy resources including a maternity health coach and an educational welcome kit are designed to assist expectant mothers in having a healthy pregnancy. *(Some groups may not offer PRECIOUS ADDITIONS.)*
Get to Know…Our Specialty Services

We know everyone’s medical needs are unique, and that’s why we have customized programs for care beyond a doctor’s office visit.

**Horizon Behavioral Health℠**

Horizon Behavioral Health℠ provides members with access to safe and effective care, helping ensure medical and behavioral health services are integrated to better manage all aspects of the member’s health and well-being. We are focused on making sure members get the best care possible — with dedicated 24/7 support to be there when members need us.

**Horizon Care@Home℠**

For members requiring home care products and services, Horizon Care@Home provides quality and convenience while keeping costs under control. The program manages durable medical equipment (DME), prosthetics, orthotics, medical foods, diabetic and other medical supplies, traditional home health services (including speech, physical and occupational therapy at home) and home infusion therapy. The program focuses on the distribution of supplies to help ensure members get what they need, when they need it.

**Horizon CareOnline℠**

How many times have you felt sick but were too busy to get to the doctor’s office? Or maybe you just felt too ill to drive? With Horizon CareOnline℠, members can talk with a licensed doctor via video, chat or phone, 24 hours a day, seven days a week, from the comfort of their own homes — with no appointment needed.

**Horizon Imaging Program**

The Horizon Imaging Program guides members through the process of obtaining covered advanced diagnostic imaging services such as MRI, CT and PET scans when their doctor requires them. The program assists in the scheduling process to help ensure the appropriate tests take place at quality, cost-effective sites.

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1 This service is not available to all members and some group clients may not offer this service to their employees.
Get to Know…Our Online and Mobile Tools

Member Online Services

Our website, HorizonBlue.com, features online tools that give you access to plan and claim details — and so much more.

Once signed into Member Online Services, you can:

- View your claim status.
- View your Explanation of Benefit (EOB) statements.
- Sign up to go green and receive your EOBs securely online.
- Update your personal information.
- Enter other health insurance coverage information to ensure proper coordination of benefits.
- Display or print your member ID card.
- Track deductible and out-of-pocket maximum information.
- Review covered benefits.
- Estimate and manage expenses with the Treatment Cost Estimator.
- Rate physicians and see other members’ reviews of them.

Have a question?

You can get important information from our convenient online Frequently Asked Questions (FAQs) tool available at HorizonBlue.com/faqs.

Have a question not covered by any of the FAQs? Sign in to Member Online Services for a live Chat (during business hours), or to use our secure online My Messages, where you can ask specific questions that will be responded to within two business days.
Important Information You Should Know

Identity Protection Services

We believe personal information should stay that way — personal. That’s why we offer automatic access to AllClear Identity Repair and the option to enroll in additional coverage called AllClear Credit Monitoring at no cost. No matter where or how identity theft occurs, as an eligible Horizon BCBSNJ member, you are covered¹. AllClear Identity Repair ensures that you get help from professionals trained to navigate the complicated process of identity repair.

Visit HorizonBlue.AllClearID.com to learn more about AllClear Identity Repair and AllClear Credit Monitoring.

¹ Horizon BCBSNJ members enrolled in fully insured and self-insured group health plans, including the State Health Benefits Program (SHBP) and the School Employees’ Health Benefits Program (SEHB), and consumers enrolled in individual health plans on and off the Health Insurance Marketplace are eligible for identity protection coverage. Members enrolled in coverage through the Federal Employee Program® (FEP®), Medicare Advantage, Medicare Part D and Medicaid are not eligible for identity protection coverage.

All of your health plan details, including limitations and exclusions, are available in your About Your Benefits handbook or Evidence of Coverage. Included here is some important information to help you understand how your coverage works in certain specific situations.

Alternative therapies are not a covered benefit or a reimbursable service under health or prescription drug plans. Some group health plans cover certain services provided by a certified or licensed chiropractor or acupuncturist. If your contract covers chiropractic care or acupuncture as reimbursable services, these services are not entitled to an additional discount.

Some group health plans may not cover an annual dilated retinal exam (DRE). Please refer to your About Your Benefits handbook or Evidence of Coverage for specific benefit information. No referral is necessary for this exam if you have been diagnosed with diabetes and the exam is covered under your health plan.

Visit HorizonBlue.com/privacy-policy and read our Notice of Information Privacy Practices for detailed information on how we protect and safeguard, as well as use and disclose, Horizon BCBSNJ member information.
When You’re Ready to Enroll...

At enrollment, Horizon BCBSNJ is required to collect Social Security Numbers (SSNs) or Medicare Health Insurance Claim (HIC) numbers from members. Horizon BCBSNJ submits this information to the Centers for Medicare & Medicaid Services (CMS) to comply with the Mandatory Insurer Reporting Law (Section 111 of Public Law 110-173). CMS collects this information to properly coordinate Medicare payments with other insurance and/or workers’ compensation benefits and to prevent out-of-turn payments from being made in the future. Please make sure you give this information to your employer at the time of enrollment.

Unless you move your residence outside the designated service area, your choice of a health benefits plan will determine your coverage until the next annual open enrollment period, regardless of the continued availability of a particular health care professional who contracts with Horizon BCBSNJ.

Enrolling is simple — and getting your ID card is, too

1. Fill out the appropriate forms, online or hardcopy, as directed by the individual(s) in charge of health benefits at your company.

2. We will send your member ID cards after we process your enrollment.

3. If you need to visit a doctor or to be admitted to a hospital before receiving your member ID cards, you can sign in to Member Online Services and take advantage of a few convenient options. Simply register with Member Online Services at HorizonBlue.com/members and sign in to the site. Once there, you can print your member ID card, request a new one or, if using a portable web-enabled device, you can sign in and show an image of your virtual member ID card to doctor office or hospital staff.
Our Notice of Nondiscrimination

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, national origin, age, disability or sex. Horizon BCBSNJ does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Information written in other languages

If you need these services, contact Horizon BCBSNJ’s Director of Regulatory Compliance at the phone number, fax or email listed below.

If you believe that Horizon BCBSNJ has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Horizon BCBSNJ – Director, Regulatory Compliance
Three Penn Plaza East, PP-16C
Newark, NJ 07105
Phone: 1-800-658-6781
Fax: 1-973-466-7759
Email: ComplianceAndEthicsOffice@HorizonBlue.com

You can file a grievance in person, or by mail, fax or email. If you need help filing a grievance, Horizon BCBSNJ’s Director of Regulatory Compliance is available to help you.

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)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.
Get Help in Your Language

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 1-800-355-BLUE (2583) 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 1-855-477-AZUL (2985) 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 1-800-355-BLUE (2583)。

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 1-800-355-BLUE (2583)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: 1-800-355-BLUE (2583) no horário normal de trabalho.

Gujarati (ગુજરાતી): તમને આ નું જરૂરી માહિતીના સંગ્રહની કારણે Horizon Blue Cross Blue Shield of New Jersey થીમાં સમયગત મડદની જરૂર હોય તો, તમને નમદાની આડાના કોઈ પણ ભલે નહીં મળે, તમને એક અધિકારી કોરી જેના વાત ખુબ વ્યાકરણીય અધિકાર છે. કોરી આસપાસની સાધનો વાત કહેવા, છૂપી કરીને સામાન્ય વીડિઓ ક્લબી બસ્ટિંગ 1-800-355-BLUE (2583) ફર કહોને 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, zadzwoni pod numer 1-800-355-BLUE (2583) 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 1-800-355-BLUE (2583) 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 1-800-355-BLUE (2583) sa loob ng karamihan mga oras ng negosyo.
Get Help in Your Language

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, вы имеете право на получение помощи на вашем родном языке бесплатно. Для связи с переводчиком звоните по номеру телефона 1-800-355-BLUE (2583) 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 natif nan ou ou gratis. Pou pale avèk yon entèpèt, tanpri rele nimewo 1-800-355-BLUE (2583) pandan lè nòmal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी के इस नामक देश ब्रॉस ब्लू शिल्ड सुविधा को समझने में सहायता की जरूरत है, तो आपके पास गुप्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुवागिये से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान 1-800-355-BLUE (2583) 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 1-800-355-BLUE (2583) trong giờ 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 1-800-355-BLUE (2583) pendant les heures normales de bureau.

Navajo (Diné): Díi New Jersey bil hahoodzo Horizon Blue Cross Blue Shield, t’áá ninizaad k’ehjí baa hane’íí bík’i diitijí bee shiká’ a’dooowóol nínizígo éí bee ná’ahootí’é dóó doo bágh ilíni da. Ata’ halne’é la’ bích’í hazeessdzhí nínizígo t’áá shqóddi 1-800-355-BLUE (2583)jį’ nída’anishgo oolkillí bik’ehgo hodííííhi.

*Horizon Blue Cross Blue Shield of New Jersey (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلوماتك، لديك الحق في الحصول على المساعدة بلغتك دون تحمل أي متكافثة. للتواصل، يرجى الاتصال خلال ساعات العمل العادية بالرقم (2583) 1-800-355-BLUE.

(أردو): اگر آپ کو نیوجرسی کے اس اسما سے الگا رنگ مقابلہ کو سمجھنے میں مدد کی ضروریت ہے تو، آپ کو اپنے زبان میں بیان کر کے مرکز کے ہدایات کا حاصل کریں کے لئے مترجم سے بات کریں، 1-800-355-BLUE (2583) میں سے کال کریں.)
OUR PROMISE

To serve with EXCELLENCE AND DEDICATION.

To provide PEACE OF MIND for those who depend on us.

To enrich the LIVES AND HEALTH of our members AND the communities we serve.
Discount programs are not covered benefits. They are “value-added” features and may be terminated or changed without notice. Horizon BCBSNJ assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information, products or services provided by or made available by the companies specified herein offering information, products or services to you through Blue365®. The Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Horizon BCBSNJ nor the BCBSA recommend, warrant or guarantee any specific Blue365 vendor or discounted item or service.

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The Horizon® name and symbols and Precious Additions® are registered marks, Horizon Care@Home® and Horizon CareOnline® are service marks of Horizon Blue Cross Blue Shield of New Jersey.

Telemedicine (Horizon CareOnline) is available in most states, except for a few that either don’t allow it or don’t allow doctors to write e-prescriptions. To learn what applies in each state, visit info.americanwell.com/where-can-I-see-a-doctor-online.

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Twitter™ is a trademark of Twitter, Inc.
WebMD® is a registered mark of WebMD, Inc. WebMD is an independent company offering health information and wellness education to Horizon BCBSNJ members.
YouTube™ is a trademark of Google, Inc.
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