

**Summary of Benefits and Coverage:** What this Plan Covers & What You Pay For Covered Services **Coverage Period: 01/01/2025 - 12/31/2025**

Horizon BCBSNJ: State Health Benefits Program- NJ DIRECT HDLow

**Coverage for:** All Coverage Types **Plan Type:** HDHP




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 <http://www.nj.gov/treasury/pensions/index.shtml> or by calling 1-609-292-7524. If you do not currently have coverage with Horizon BCBSNJ you can view a sample policy here, <http://www.nj.gov/treasury/pensions/index.shtml>. 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](http://www.cciio.cms.gov) or call 1-609-292-7524 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>\$1,650.00</b> Individual/ <b>\$3,300.00</b> Family per calendar year for combined in-network and out-of-network. True family aggregate.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	In-network <u>coinsurance</u> limit <b>\$1,000.00</b> Individual/ <b>\$2,000.00</b> Family. For in-network Health/Pharmacy <u>providers</u> <b>\$2,650.00</b> Individual/ <b>\$5,300.00</b> Family. Out-of-network Health <u>providers</u> <b>\$3,650.00</b> Individual/ <b>\$7,300.00</b> 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> , the overall family <u>out-of-pocket limit</u> must be met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. For a list of in-network <u>providers</u> , see <a href="http://www.HorizonBlue.com/shbp">www.HorizonBlue.com/shbp</a> or call 1-800-414-SHBP (7427). Benefits provided by in- <u>network providers</u> and BlueCard PPO <u>providers</u> are at the in-network level of benefits.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</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 **referral** to see a **specialist**?

No.

You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Out-of-network allowances for Chiropractic, Acupuncture and Physical Therapy services are limited to no more than \$35.00 per visit for Chiropractic, \$60.00 per visit for Acupuncture and \$52.00 per visit for Physical Therapy or 75% of the in network cost per visit, whichever is less.
	Specialist visit	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	
	Preventive care/screening/immunization	No Charge. <u>Deductible</u> does not apply.	Not Covered.	
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	—none—
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.
If you need drugs to treat your illness or condition  More information about <b>prescription drug coverage</b> is available through your employer.	Generic drugs	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Utilization Management programs may apply.
	Preferred brand drugs	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	
	Non-preferred brand drugs	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	
	Specialty drugs	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.nj.gov/treasury/pensions/index.shtml>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	—none—
	Physician/surgeon fees	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	20% <u>Coinsurance</u> for in-network anesthesia.
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>Coinsurance</u> .	20% <u>Coinsurance</u> .	Payment at the in-network level applies only to true Medical Emergencies & Accidental Injuries.
	<u>Emergency medical transportation</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Limited to local emergency transport to the nearest facility equipped to treat the emergency condition.
	<u>Urgent care</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	—none—
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.
	Physician/surgeon fees	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval. 20% <u>Coinsurance</u> for in-network anesthesia.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Some specialty outpatient services require pre-approval. The Integrated System of Care (ISC) program is available to members with a serious mental illness or substance use disorder. Services must be rendered by a contracted ISC provider to be eligible for reimbursement. Locate a provider <a href="http://www.Horizonblue.com/member-ISC">www.Horizonblue.com/member-ISC</a> .
	Inpatient services	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.nj.gov/treasury/pensions/index.shtml>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	<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	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	—none—
	Childbirth/delivery facility services	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.
	<u>Rehabilitation services</u>	20% <u>Coinsurance</u> for Inpatient and Outpatient Facility.	40% <u>Coinsurance</u> for Inpatient and Outpatient Facility.	Requires pre-approval. Out-of-network Physical therapy will be limited to the rate that is equal to the average of the in-network provider reimbursement.
	<u>Habilitation services</u>	20% <u>Coinsurance</u> for Inpatient and Outpatient Facility.	40% <u>Coinsurance</u> for Inpatient and Outpatient Facility.	
	<u>Skilled nursing care</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval. Limited to 120 days in-network and 60 out-of-network facility days for a combined maximum of 120 days per calendar year.
	<u>Durable medical equipment</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval for all rentals and some purchases.
	<u>Hospice services</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.
If your child needs dental or eye care	Children's eye exam	20% <u>Coinsurance</u> .	Not Covered.	Coverage is limited to 1 visit.
	Children's glasses	Not Covered.	Not Covered.	—none—
	Children's dental check-up	Not Covered.	Not Covered.	—none—

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.nj.gov/treasury/pensions/index.shtml>

## 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
- Long Term Care
- Private-duty nursing
- 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 (for pain management only)
- Bariatric surgery (requires pre-approval)
- Chiropractic care (limited to 30 visits/year)
- Hearing Aids
- Infertility treatment (requires pre-approval)
- Most coverage provided outside the United States. (Subject to deductible/coinsurance and balance billing.)
- Non-emergency care when traveling outside the U.S. (Subject to deductible/coinsurance and balance billing.)
- Routine eye care (Adult)

## 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: the plan at 1-800-414-7427 (SHBP), the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa). 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](http://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: Horizon Blue Cross Blue Shield of New Jersey Member Services at 1-800-414-SHBP (7427). 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](http://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"> <li>■ The <u>plan's</u> overall <u>deductible</u>    \$1,650.00</li> <li>■ <u>Specialist Copayment</u>                \$0.00</li> <li>■ Hospital (facility) <u>Coinsurance</u>      20%</li> <li>■ Other <u>Coinsurance</u>                    20%</li> </ul>	<ul style="list-style-type: none"> <li>■ The <u>plan's</u> overall <u>deductible</u>    \$1,650.00</li> <li>■ <u>Specialist Copayment</u>                \$0.00</li> <li>■ Hospital (facility) <u>Coinsurance</u>      20%</li> <li>■ Other <u>Coinsurance</u>                    20%</li> </ul>	<ul style="list-style-type: none"> <li>■ The <u>plan's</u> overall <u>deductible</u>    \$1,650.00</li> <li>■ <u>Specialist Copayment</u>                \$0.00</li> <li>■ Hospital (facility) <u>Coinsurance</u>      20%</li> <li>■ Other <u>Coinsurance</u>                    20%</li> </ul>
<p><b>This EXAMPLE event includes services like:</b>                      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><b>This EXAMPLE event includes services like:</b>                      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><b>This EXAMPLE event includes services like:</b>                      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>
<b>Total Example Cost</b> \$12,700.00	<b>Total Example Cost</b> \$5,600.00	<b>Total Example Cost</b> \$2,800.00
<b>In this example, Peg would pay:</b>	<b>In this example, Joe would pay:</b>	<b>In this example, Mia would pay:</b>
<i>Cost Sharing</i>	<i>Cost Sharing</i>	<i>Cost Sharing</i>
Deductibles                                    \$1,650.00	Deductibles                                    \$1,650.00	Deductibles                                    \$1,650.00
Copayments                                    \$0.00	Copayments                                    \$0.00	Copayments                                    \$0.00
Coinsurance                                    \$1,000.00	Coinsurance                                    \$800.00	Coinsurance                                    \$200.00
<i>What isn't covered</i>	<i>What isn't covered</i>	<i>What isn't covered</i>
Limits or exclusions                         \$60.00	Limits or exclusions                         \$20.00	Limits or exclusions                         \$0.00
<b>The total Peg would pay is</b> <b>\$2,710.00</b>	<b>The total Joe would pay is</b> <b>\$2,470.00</b>	<b>The total Mia would pay is</b> <b>\$1,850.00</b>

Please note that some of the Limits or Exclusions listed above may be covered under the Prescription plan.

This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above. 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 <http://www.nj.gov/treasury/pensions/index.shtml>



## 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](http://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，可获得免费帮助。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 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 مجاناً. 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۔