

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Coverage Period: 01/01/2026 - 12/31/2026

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 or call 1-609-292-7524 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,700.00 Individual/ \$3,400.00 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.
Are there services covered before you meet your <u>deductible</u> ?	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 <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	In-network <u>coinsurance</u> limit \$1,000.00 Individual/ \$2,000.00 Family. For in-network Health/Pharmacy <u>providers</u> \$2,700.00 Individual/ \$5,400.00 Family. Out-of-network Health <u>providers</u> \$3,700.00 Individual/ \$7,400.00 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.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <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> .
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/shbp 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 <u>provider's</u> 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.
	<u>Specialist</u> visit	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	
	<u>Preventive care/screening</u> /immunization	No Charge. <u>Deductible</u> does not apply.	Not Covered.	One per calendar year. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (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 <u>prescription drug coverage</u> 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> .	
	<u>Specialty drugs</u>	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	

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 <u>provider</u> to be eligible for reimbursement. Locate a <u>provider</u> www.Horizonblue.com/member-ISC .
	Inpatient services	20% <u>Coinsurance</u> .	40% <u>Coinsurance</u> .	Requires pre-approval.

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—

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
- Most coverage provided outside the United States
- Non-emergency care when traveling outside the U.S.
- 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, including coverage for Cochlear implants
- Infertility treatment (requires pre-approval)
- 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, or the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or 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 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.

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)
■ The <u>plan's</u> overall <u>deductible</u> \$1,700.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 20% ■ Other <u>Coinsurance</u> 20%	■ The <u>plan's</u> overall <u>deductible</u> \$1,700.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 20% ■ Other <u>Coinsurance</u> 20%	■ The <u>plan's</u> overall <u>deductible</u> \$1,700.00 ■ <u>Specialist Copayment</u> \$0.00 ■ Hospital (facility) <u>Coinsurance</u> 20% ■ Other <u>Coinsurance</u> 20%
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>)	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>)	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>)
Total Example Cost \$12,700.00	Total Example Cost \$5,600.00	Total Example Cost \$2,800.00
In this example, Peg would pay:	In this example, Joe would pay:	In this example, Mia would pay:
<i>Cost Sharing</i>	<i>Cost Sharing</i>	<i>Cost Sharing</i>
Deductibles \$1,700.00	Deductibles \$1,700.00	Deductibles \$1,700.00
Copayments \$0.00	Copayments \$0.00	Copayments \$0.00
Coinsurance \$1,000.00	Coinsurance \$700.00	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
The total Peg would pay is \$2,760.00	The total Joe would pay is \$2,420.00	The total Mia would pay is \$1,900.00

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.



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 (including limited English proficiency and primary language), age, disability, pregnancy, gender identity, sex, sexual orientation, sex characteristics or health status in the administration of the plan, including enrollment and benefit determinations.

Horizon provides language assistance services and appropriate auxiliary aids and services at no cost to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information written in other languages.

Contacting Member Services

Please call Member Services at **1-800-355-BLUE (2583) (TTY 711)** or the **phone number on the back of your member ID card**, if you need the free aids and services noted above and for **all other Member Services issues, including:**

- **Claim, benefits or enrollment inquiries**
- **Lost/stolen ID cards**
- **Address changes**
- **Any other inquiry related to your benefits or health plan**

Filing a Section 1557 Grievance

If you believe that Horizon has failed to provide the free communication aids and services or discriminated on the basis of race, color, gender, national origin (including limited English proficiency and primary language), age or disability you can file a discrimination complaint also known as a Section 1557 Grievance. Horizon BCBSNJ's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to the following address:

Horizon BCBSNJ – Civil Rights Coordinator
PO Box 820
Newark, NJ 07101

If you are not a Horizon member, you may contact Section 1557 Coordinator by calling **1-866-660-6528 (TTY 711)** or by writing to Horizon BCBSNJ's Civil Rights Coordinator at the above-referenced address. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf><https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> opens a dialog window, or by mail or phone at:

Office for Civil Rights Headquarters
U.S. Department of Health and Human Services 200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019 or 1-800-537-7697 (TDD)

OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.



Notice of Availability

If you speak English, free language assistance services and auxiliary aids are available to provide information in accessible formats. Call the number on the back of your member ID card for help.

Si habla español, hay servicios gratuitos de asistencia lingüística y ayudas auxiliares disponibles para proporcionar información en formatos accesibles. Llame al número que figura en el reverso de su tarjeta de identificación de miembro para obtener ayuda.

如果您說中文，我們提供免費的語言協助服務和輔助工具，以無障礙格式提供資訊。請撥打您的會員 ID 卡背面的電話號碼尋求協助。

한국어를 사용하시는 경우, 무료 언어 지원 서비스 및 보조 기구를 통해 접근 가능한 형식으로 정보를 제공받을 수 있습니다. 도움이 필요하시면 가입자 ID 카드 뒷면에 있는 번호로 전화하시기 바랍니다.

Se fala português, estão disponíveis serviços de assistência linguística e auxiliares gratuitos para fornecer informações em formatos acessíveis. Telefone para o número no verso do seu cartão de identificação de associado para obter ajuda.

જો તમે ગુજરાતી બોલતા હોવ, તો સુલભ ફોર્મેટમાં માહિતી પૂરી પાડવા માટે નિ:શુલ્ક ભાષા સહાય સેવાઓ અને પૂરક સહાયો ઉપલબ્ધ છે. મદદ માટે તમારા સભ્ય આઈડી કાર્ડની પાછળના નંબર પર કોલ કરો.

Jeśli posługujesz się językiem polski, dostępne są bezpłatne usługi wsparcia językowego i materiały pomocnicze w celu przekazania informacji w przystępnym formacie. Aby uzyskać pomoc, zadzwoń pod numer podany na odwrocie identyfikacyjnej karty członkowskiej.

Se parlate italiano, sono disponibili servizi gratuiti di assistenza linguistica e ausili aggiuntivi per fornire informazioni in formati accessibili. Chiamate il numero sul retro della Vostra tessera identificativa per ricevere assistenza.

إذا كنت تتحدث العربية، تتوفر خدمات المساعدة اللغوية المجانية والمساعدات الإضافية لتوفير المعلومات بصيغ يسهل الوصول إليها. اتصل بالرقم الموجود على ظهر بطاقة هوية العضو للحصول على المساعدة.

Kung nagsasalita ka ng Tagalog, handang magamit ang mga libreng tulong na serbisyo sa wika at mga auxiliary na tulong para magbigay ng impormasyon sa mga naa-access na format. Tawagan ang numero sa likod ng iyong kard ng pagkakakilanlan bilang miyembro para sa tulong.

Если вы говорите на Русский язык, мы готовы бесплатно предоставить услуги переводчика и вспомогательные средства для получения информации в доступных форматах. Для получения помощи позвоните по номеру, указанному на обратной стороне вашей карточки участника.

Si w pale Kreyòl Ayisyen, sèvis asistans lang gratis ak èd oksilyè disponib pou bay enfòmasyon nan fòm ki aksesib. Rele nimewo ki sou do kat manm ou a pou èd.

यदि आप हिंदी बोलते हैं, तो सुलभ प्रारूपों में जानकारी प्रदान करने के लिए नि:शुल्क भाषा सहायता सेवाएं और सहायक साधन उपलब्ध हैं। मदद के लिए अपने सदस्य आईडी कार्ड के पीछे दिए गए नंबर पर कॉल करें।

Nếu bạn nói tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí và công cụ hỗ trợ để cung cấp thông tin ở các định dạng có thể truy cập. Hãy gọi số điện thoại ở mặt sau thẻ nhận dạng thành viên của bạn để được trợ giúp.

Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition, ainsi que des outils auxiliaires fournissant des informations dans des formats accessibles. Pour recevoir de l'aide, appelez le numéro indiqué au dos de votre carte de membre.

اگر آپ اردو بولتے ہیں، تو مفت زبان کی مدد کی خدمات اور معاون امداد ایک قابل رسائی شکل میں معلومات کی فراہمی کے لیے دستیاب ہیں۔ مدد کے لیے اپنے ممبر آئی ڈی کارڈ کی پشت پر موجود نمبر پر کال کریں۔

আপনি যদি বাংলায় ভাষায় কথা বলেন, তাহলে সহজলভ্য ফরম্যাটে তথ্য প্রদানের জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবা ও সহায়ক উপকরণ উপলব্ধ রয়েছে। সাহায্যের জন্য আপনার সদস্য আইডি কার্ডের পিছনে দেওয়া নম্বরে কল করুন।

ECNA0023235 (0125)