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 www.horizonblue.com/cooper or by calling 1-800-355-Blue(2583). 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 1-800-355-BLUE(2583) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Inner Circle $0.00 Individual / $0.00 Family. In-Network $3,000.00 Individual / $9,000.00 Family. Out-of-network. $5,000.00 Individual / $15,000.00 Family. Aggregate family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care is covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services.
What is the out-of-pocket limit for this plan?	For Inner Circle and In-Network Health providers combined $6,450.00 Individual/ $12,900.00 Family. For out-of-network Health providers $14,000.00 Individual/ $42,000.00 Family. Aggregate family.	The **out-of-pocket limit** is the most you could pay in a year for covered services. If you have other family members in this **plan**, they have to meet their own **out-of-pocket limits** until the overall family **out-of-pocket limit** has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Will you pay less if you use a network provider?	Yes. See www.HorizonBlue.com or call 1-800-355-BLUE(2583) for a list of network providers. Benefits provided by in-network providers and BlueCard PPO providers are at the in-network level of benefits.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cooper University Inner Circle(You will pay the least)	In-Network Provider (You will pay the more)	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	$0.00 Copayment per visit.	$50.00 Copayment per visit. Deductible does not apply.	50% Coinsurance.	_____none_____
	Specialist visit	$0.00 Copayment per visit.	$50.00 Copayment per visit. Deductible does not apply.	50% Coinsurance.	
	Preventive care/screening/immunization	No Charge.	No Charge. Deductible does not apply.	50% Coinsurance. Deductible does not apply.	One per calendar year. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge.	30% Coinsurance for Office, Outpatient Hospital, Independent Laboratory.	50% Coinsurance for Office, Outpatient Hospital, Independent Laboratory.	———none———
	Imaging (CT/PET scans, MRIs)	No Charge.	30% Coinsurance for Outpatient Hospital.	50% Coinsurance for Outpatient Hospital.	———none———
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at	Preferred/Non Preferred Generic drugs	Retail/ 20% Coinsurance ($10 Min/$150 Max). Mail Order/ 20% Coinsurance ($20 Min/ $300 Max).	Retail/ 20% Coinsurance ($10 Min/$150 Max). Mail Order/ 20% Coinsurance ($20 Min/ $300 Max).	Retail/ 20% Coinsurance ($10 Min/$150 Max). Mail Order/ 20% Coinsurance ($20 Min/ $300 Max).	Prior authorization may be required. Covers up to a 30 day supply (retail) Prime In-Network Extended Supply Network (ESN) Pharmacy stores will be allowed to fill 90 a day supply mail order.
	Preferred brand drugs	Retail/ 20% Coinsurance ($25 Min/$150 Max). Mail Order/ 20% Coinsurance ($50 Min/ $300 Max).	Retail/ 20% Coinsurance ($25 Min/$150 Max). Mail Order/ 20% Coinsurance ($50 Min/ $300 Max).	Retail/ 20% Coinsurance ($25 Min/$150 Max). Mail Order/ 20% Coinsurance ($50 Min/ $300 Max).	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cooper University Inner Circle(You will pay the least)	In-Network Provider (You will pay the more)	Out-of-Network Provider(You will pay the most)	
Prime Therapeutics LLC (Prime) Service Center www.MyPrime.com or 1-800-370-5088.	Non-preferred brand drugs	Retail/ 20% Coinsurance ($40 Min/$150 Max). Mail Order/ 20% Coinsurance ($80 Min/ $300 Max).	Retail/ 20% Coinsurance ($40 Min/$150 Max). Mail Order/ 20% Coinsurance ($80 Min/ $300 Max).	Retail/ 20% Coinsurance ($40 Min/$150 Max). Mail Order/ 20% Coinsurance ($80 Min/ $300 Max).	
	Specialty drugs	Covered at retail benefit in above applicable tiers.	Covered at retail benefit in above applicable tiers.	Not Covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	Requires pre-approval.
	Physician/surgeon fees	No Charge.	30% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	50% Coinsurance for Outpatient Hospital, Ambulatory Surgical Center.	30% Coinsurance for in-network anesthesia in an Outpatient Hospital, Ambulatory Surgical Center. 50% Coinsurance for out-of-network anesthesia in an Outpatient Hospital, Ambulatory Surgical Center.
If you need immediate medical attention	Emergency room care	$175.00 Copayment per visit.	$175.00 Copayment per visit. Deductible does not apply.	$175.00 Copayment per visit. Deductible does not apply.	Copayment waived if admitted. Out-of-network payment at the in-network level of benefits applies only to true medical emergencies and accidental injuries.
	Emergency medical transportation	No Charge.	No Charge. Deductible does not apply.	No Charge. Deductible does not apply.	———none———
	Urgent care	No Charge.	$50.00 Copayment per visit.	50% Coinsurance for visit.	———none———
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge.	$1,000.00 Copayment per day, then 30% for Inpatient Hospital.	$1,000.00 Copayment per day, then 50% for Inpatient Hospital.	Requires pre-approval. Inpatient separation period is limited to 90 days.
	Physician/surgeon fees	No Charge.	30% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	30% Coinsurance for in-network anesthesia. 50% Coinsurance for in-network anesthesia.
If you need mental health, behavioral health, or substance	Outpatient services	No Charge.	No Charge for Office, and other Outpatient services.	50% Coinsurance for Outpatient Hospital.	The Integrated System of Care (ISC) is available for members with serious mental illness or substance use disorder. Reimbursement for ISC services requires a contracted

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Cooper University Inner Circle(You will pay the least)	In-Network Provider (You will pay the more)	Out-of-Network Provider(You will pay the most)	
abuse services					ISC provider. Locate an ISC provider at www.HorizonBlue.com/member-ISC.
	Inpatient services	No Charge.	No Charge.	$1,000.00 Copayment per day, then 50% for Inpatient Hospital.	Requires pre-approval. Inpatient separation period is limited to 90 days.
If you are pregnant	Office visits	No Charge.	$50.00 Copayment per visit for office. Deductible does not apply.	50% Coinsurance for Office.	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. Ultrasound.)
	Childbirth/delivery professional services	No Charge.	30% Coinsurance for Inpatient Hospital.	50% Coinsurance for Inpatient Hospital.	Requires pre-approval.
	Childbirth/delivery facility services	No Charge.	$1,000.00 Copayment per day, then 30% for Inpatient Hospital.	$1,000.00 Copayment per day, then 50% for Inpatient Hospital.	Requires pre-approval. Inpatient separation period is limited to 90 days.
If you need help recovering or have other special health needs	Home health care	No Charge.	No Charge. Deductible does not apply.	50% Coinsurance.	Requires pre-approval.
	Rehabilitation services	No Charge.	30% Coinsurance for Inpatient Hospital.	50% for Inpatient Hospital.	Requires pre-approval. Inpatient separation period is limited to 90 days.
	Habilitation services	No Charge.	30% Coinsurance for Inpatient Hospital.	50% for Inpatient Hospital.	
	Skilled nursing care	No Charge.	30% Coinsurance for Inpatient Facility.	50% Coinsurance for Inpatient Facility.	Requires pre-approval. Combined for Inner Circle, In-network and Out-of-network inpatient skilled nursing facility day limit is 120 days.
	Durable medical equipment	No Charge.	No Charge. Deductible does not apply.	50% Coinsurance.	Prior authorization required for DME purchases over $500.00
	Hospice services	No Charge.	30% Coinsurance for Inpatient Facility.	50% Coinsurance for Inpatient Facility.	Requires pre-approval.
If your child needs dental or eye care	Children's eye exam	Not Covered.	Not Covered.	Not Covered.	————none————
	Children's glasses	Not Covered.	Not Covered.	Not Covered.	————none————
	Children's dental check-up	Not Covered.	Not Covered.	Not Covered.	————none————

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Dental care (Adult)
- Long Term Care
- Most coverage provided outside the United States. See www.HorizonBlue.com
- Non-emergency care when traveling outside the U.S. Seewww.HorizonBlue.com
- Routine eye care
- 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, only as described in our Medical Policy
- Bariatric surgery
- Chiropractic care
- Hearing Aids (Covered for both adults and children. Hearing aid maximum is $500 every 5 years).
- Infertility treatment
- Private-duty nursing

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. To contact the issuer call 1-800-355-BLUE (2583). 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. You may also contact the NJ Department of Banking and Insurance Consumer Protection Services at 1-888-393-1062 ext 50998.

Does this plan provide Minimum Essential Coverage? **Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$3,000.00**
- **Specialist *Copayment*** **$50.00**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	$12,700.00

In this example, Peg would pay:

Cost Sharing	
Deductibles	$3,000.00
Copayments	$1,000.00
Coinsurance	$800.00
What isn't covered	
Limits or exclusions	$0.00
The total Peg would pay is	**4,800.00**

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

- **The plan's overall deductible** **$3,000.00**
- **Specialist *Copayment*** **$50.00**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	$5,600.00

In this example, Joe would pay:

Cost Sharing	
Deductibles	$900.00
Copayments	$400.00
Coinsurance	$700.00
What isn't covered	
Limits or exclusions	$0.00
The total Joe would pay is	**$2,00.00**

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

- **The plan's overall deductible** **$3,000.00**
- **Specialist *Copayment*** **$50.00**
- **Hospital (facility) *Coinsurance*** **30%**
- **Other *Coinsurance*** **30%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	$2,800.00

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,100.00
Copayments	$200.00
Coinsurance	$0.00
What isn't covered	
Limits or exclusions	$0.00
The total Mia would pay is	**$2,300.00**

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 (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 નિઃશુલ્ક ભાષા સહાય સેવાઓ અને પૂરક સહાયો ઉપલબ્ધ છે. મદદ માટે તમારા સભ્ય આઈડી કાર્ડની પાછળના નંબર પર કૉલ 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 fòma 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 निःशुल्क 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।

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