

2020
OVERVIEW

NJ State Health Benefits Program &
NJ School Employees' Health Benefits Program



HorizonBlue.com/shbp
1-800-414-7427



Health insurance you can count on.

Horizon Blue Cross Blue Shield of New Jersey has covered generations of New Jersey families. Your health matters to us. So we're always finding new ways to make your health care experience better.

We're working together with doctors. We're putting more tools online and on your phone. We're helping members be their best by offering our best coverage and services.

We're New Jersey's #1 health insurance for a reason, because we do more to take care of families like yours.



Introducing Horizon Health Guide

We're taking customer service to a whole new level. Your Horizon Health Guide can make your health care experience even easier, with convenience and support like never before.

Your Horizon Health Guide can help with all your health care needs: answering questions, solving issues, helping with claims, finding care, scheduling appointments, even making health and wellness benefit suggestions tailored to you.

It's a more personal, more comprehensive service. And it's now available to our valued State Health Benefits Program and School Employees' Health Benefits Program members.

Connect to care, benefits and support anytime.

Download the **Horizon Blue app** to:

- Get help with appointment scheduling
- Get quick claim status updates
- Video chat with doctors
- View and print member ID Cards
- Locate in-network doctors



Text **GetApp** to **422-272** for your free Horizon Blue download.*

*There is no charge to download the Horizon Blue app, but rates from your wireless provider may apply.

Our best coverage, for your best you.

PPO Plans

Our PPO plans include CWA Unity DIRECT plans*, NJ DIRECT plans, and NJ DIRECT High Deductible Health Plans. All of these plans include:

- Care in network or out of network, in New Jersey, nationwide and abroad
- No need to select a Primary Care Physician (PCP)
- No referrals necessary to see a specialist
- Lower out-of-pocket costs when using the Horizon Managed Care Network or the BlueCard® PPO Network nationwide and Blue Cross Blue Shield Global Core abroad

NJ DIRECT High Deductible Health Plans (HDHPs) combine a high deductible health plan with a health savings account (HSA). Eligible preventive services are covered at 100 percent if in network and do not have a deductible. You are responsible for eligible medical and prescription expenses, up to the deductible. For information on HSAs, please visit HorizonBlue.com/myway.

HMO Plans

With our HMO plans, you have access to health care professionals and facilities in the Horizon Managed Care Network in New Jersey and parts of New York, Pennsylvania and Delaware. You select a licensed Primary Care Physician from the Horizon Managed Care Network as your Primary Care Physician (PCP), and your PCP will refer you to specialty care when needed. In addition, the Away From Home Care Program is available to eligible HMO members who will be outside the state of New Jersey, like students living away from home, long-term travelers and families living apart. For more information, visit shbp.HorizonBlue.com/plans/Horizon-hmo.

OMNIA_{SM} Health Plan

(OMNIA only available to SHBP members; not available to SEHBP members)

Our OMNIA Health Plan puts you in control. In addition to having some of our best benefits, this plan gives you the flexibility to choose from New Jersey's largest network: more than 49,500 doctors and 82 hospitals in 100 convenient locations across New Jersey and parts of Pennsylvania and Delaware.** You also have worldwide access to over 1.3 million providers in our BlueCard® PPO program. All with no referrals and no need to choose a Primary Care Physician.

Want to save even more on out-of-pocket costs? Choose from more than 36,000 OMNIA Tier 1 doctors and some of the state's leading hospitals for lower copayments, lower out-of-pocket costs and no deductibles.



To calculate your estimated premium contribution,
visit HorizonBlue.com/shbpcalculator.

*CWA Unity DIRECT plans are only for SHBP members covered by CWA.

**Based on physician data as of July 31, 2019 and is subject to change.

Please refer to the plan comparison chart for your employer type to view the plans that may be available to you.



We partner with NJWELL.

The NJWELL program can help you get and stay healthy and reward you for your healthy lifestyle.



By participating, eligible members and covered spouses or partners can each earn points toward Visa® Prepaid card(s) each wellness year (November 1 to October 31).

An online health assessment is required to earn a reward. The health assessment is a good starting point for a discussion with your doctor. It is completely confidential and will not affect your health care benefits.

To complete the health assessment and to track your NJWELL progress, you must register at HorizonBlue.com/shbp.

Select NJWELL Rewards to view the full list of requirements and activities that can earn you points.

A biometric health screening must also be performed. Download a Physician Results Form for your biometric health screening by signing in to my.questforhealth.com. Use "NJWELL" as the registration key to complete the wellness registration.

Learn more about NJWELL on HorizonBlue.com/shbp and on the NJ Division of Pensions and Benefits website at nj.gov/njwell.

With Horizon BCBSNJ health plans, we've got you covered.

Well Care and Preventive Care

Services such as an annual physical and gynecological exams, well baby/child medical care, immunizations and annual vision exams are covered when using a participating doctor.

Behavioral Health and Substance Use Disorder

We empower our members to achieve their best physical and mental health. Our care team will work with you, your family, caretakers and doctors to make sure you are getting the treatment and support you need.

In-Network Laboratories

Our recently expanded laboratory network gives you greater choice and access to in-network lab services. You can now use Quest Diagnostics™ (Quest) or LabCorp for blood tests and other lab services. In addition to LabCorp and Quest, our networks also include a number of participating labs that can provide a variety of specialized lab services. Learn more by using our Doctor & Hospital Finder at HorizonBlue.com/shbp.

Prescription Drug Coverage

Prescription drug coverage is available to all SHBP and SEHBP members. To learn more, refer to the Prescription Drug Plan information on the NJ Division of Pensions and Benefits website at nj.gov/treasury/pensions or contact your employer for details.

Direct Primary Care Medical Home (DPCMH)

The NJ SHBP/SEHBP offers eligible members* the opportunity to join a Direct Primary Care doctor's office at no additional cost. Simply choose a Direct Primary Care doctor from Paladina Health or R-Health and get unlimited access to personalized care with:

- No copayments
- Same-day and next-day appointments for urgent issues
- Evening and weekend availability
- Little to no wait to see your doctor
- On-site blood work
- Basic medications for acute conditions at no cost

And, if you are enrolled in a Direct Primary Care Medical Home (DPCMH) with Paladina Health or R-Health and have a well visit and a follow-up office visit with your DPCMH doctor, you do not have to complete a biometric health screening form to earn NJWELL rewards. You will receive 700 points for the two visits after the claims have been processed. You must still complete an online health assessment to earn the reward.

Learn more about DPCMH at state.nj.us/treasury/pensions/dpcmh.shtml.

*Not available to HMO, HDHP or Medicare retirees.

Making good health care more convenient.



Retail Health Clinics

These clinics offer care for treatment of common ailments, like colds or seasonal allergies.

- On-site board-certified nurse practitioners can diagnose and treat conditions and prescribe medications.
- Sites include MinuteClinics® at select CVS/pharmacy® locations and health care clinics at select Walgreens® locations.

For a complete list of retail clinics, visit [HorizonBlue.com/doctorfinder](https://www.horizonblue.com/doctorfinder).



Urgent Care Centers

Urgent care centers provide immediate medical care as an alternative to visiting the Emergency Room (ER).

- Urgent care centers treat wounds, sprains and other conditions that need immediate attention, but are not life-threatening.
- You do not need a referral to go to a participating Horizon BCBSNJ urgent care center, but you are responsible for applicable copayments/coinsurance.
- Routine office visits are not covered at participating urgent care centers.

For a list of participating urgent care centers, visit [HorizonBlue.com/doctorfinder](https://www.horizonblue.com/doctorfinder).



Immunizations

To give you greater access to immunizations, we added participating pharmacies to our medical networks in New Jersey.

- These pharmacies administer vaccines, including flu, shingles, hepatitis A and B, pneumococcal and human papillomavirus (HPV).
- Medical claims are automatically submitted for you.

For a list of participating pharmacies, visit [HorizonBlue.com/shbpflu](https://www.horizonblue.com/shbpflu).



Telemedicine

Telemedicine makes it easy for you to stay in control of your health – especially now that it's available at the touch of a button through the Horizon Blue app. In addition, ask your doctor if you can talk to him or her via video, chat or phone.

Easy-to-use wellness programs at no additional cost.



Healthy Living Discounts

Weekly deals from top retailers delivered right to your inbox:

- Fitness memberships, special events and apparel
- Weight-management programs and specialty food services
- Discounts on eye care, including frames, lenses and contacts

Sign up at Blue365deals.com/HorizonBCBS.¹

Health Management Tools

Track your health securely and confidentially with My Health Manager, powered by WebMD®.

- Digital coaching and customized tools to manage your health and track your progress
- Interactive, easy-to-use measurement of your health status to identify health risks
- Weight tracker, calorie counter and nutrition help

To get started, visit HorizonBlue.com/mhm.

Education Resources

The more you know about your health plan benefits and resources, the easier it is to make the best health care decisions.

Visit shbp.HorizonBlue.com/education-center to understand your coverage as well as your rights and responsibilities.

Pregnancy Resources

With personalized support, online tools and interactive resources for moms-to-be, our PRECIOUS ADDITIONS® program helps you through your pregnancy and beyond with:

- My Pregnancy Assistant, an online tool powered by WebMD®, featuring videos, trackers and checklists
- Discounts on cord-blood banking and information about prenatal class partial reimbursement

To learn more, visit HorizonBlue.com/shbpmaternity.

Chronic Care Programs

These programs can help you take control of your health and provide support for managing the day-to-day challenges of living with chronic conditions, such as asthma or diabetes.

To learn more, visit HorizonBlue.com/shbpchroniccare.

Case Management

Our Case Managers will give you the education, care and services you may need when faced with a complex medical situation.

For tools and guidelines you need to get and stay healthy, visit HorizonBlue.com/shbpcasemanagement.

¹ Blue365 offers access to savings on items and services that members may purchase directly from independent vendors. To find out what is available to you through Blue365, visit HorizonBlue.com/shbp. Please note that the Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Also, neither Horizon BCBSNJ nor the BCBSA recommend, warrant or guarantee any specific Blue365 vendor or discounted item or service. Blue365 is not an insurance program and may be discontinued at any time.



We're here for you.

Visit us online at HorizonBlue.com/shbp.

Chat with us online.

Contact us toll free at **1-800-414-SHBP (7427)**.

We're here when you need us most.

It's more than a promise. It's about being there for you, day or night. Big or small. We make your life easier. We put health care on your schedule. We'll be your guide then get out of your way. So you can find your best health and save money while doing it.

That's health insurance you can count on.



Our best coverage. For your best you.
That's how Blue works for you.

CWA Unity DIRECT, NJ DIRECT and OMNIASM Health Plans are administered by Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) and Horizon HMO is administered by Horizon Healthcare of New Jersey, Inc. (HHNJ). Both companies are independent licensees of the Blue Cross and Blue Shield Association. The Blue Cross[®] and Blue Shield[®] names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon[®] name and symbols are registered marks and OMNIASM is a service mark of Horizon Blue Cross Blue Shield of New Jersey. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC. © 2019 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105.

NJWELL is administered by the New Jersey Division of Pensions and Benefits. All provisions of the program are established by the Division and are subject to change. NJWELL Reward cards are issued to participants who are eligible for NJWELL at the time the reward is earned by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa[®] is a registered trademark of Visa Inc. Use your Visa[®] Prepaid card anywhere Visa debit cards are accepted around the world.

WebMD is an independent company offering health information and wellness education to Horizon BCBSNJ members.

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. Spanish (Español): Para ayuda en español, llame al 1-866-660-6528 (TTY 711). Chinese (中文): 如需中文協助, 請致電 1-866-660-6528 (TTY 711).