



DIRECT ACCESS DESIGN 7 \$15/25

City of Elizabeth - Actives

Benefit	In-Network	Out-of-Network
Benefit Period	Calendar Year	
Deductible		
Individual	None	\$100
Family	None	\$250
	Deductible is Calendar Year.	
Coinsurance	100%	70%
Maximum Out of Pocket		
Individual	\$8,480	\$2,000
Family	\$16,690	\$5,000
In-Network Coinsurance Maximum		
Individual	\$400	Not Applicable
Family	\$1,000	Not Applicable
Maximum Out of Pocket and Coinsurance Maximum are Calendar Year. The deductible, coinsurance and copayments apply to the Maximum Out of Pocket. Services that require the member to pay coinsurance are paid until the Coinsurance Maximum is reached. Copayments do not apply to the Coinsurance Maximum. Balances from non-participating providers over our allowance are not eligible towards the Maximum Out of Pocket Maximum.		
Benefit Period Maximum	Unlimited	
Lifetime Maximum	Unlimited	
Primary Care Physician Selection	Not Required	
Doctor's Office Visits		
Primary Care Office Visit	100% after \$15 copay A primary care physician is a general or family practitioner, internist or pediatrician	70% after deductible
Specialist Office Visit	100% after \$25 copay A referral is not required to visit a specialist.	70% after deductible
Maternity Visits	100% after \$25 copay Copoly applies to 1st visit only Dependent children are eligible for Maternity/Obstetrical Benefits.	70% after deductible
Allergy Testing and Treatment	100%	70% after deductible
Preventive Care		
Routine Adult Physicals, GYN Exams, PAP, Mammograms, Prostate Cancer Screening, Colorectal Screening, Immunizations	100%	70% (no deductible)
Well Child Exams	100%	70% (no deductible)
Well Child Immunizations and Lead Screening	100%	70% (no deductible)
Diagnostic Procedures		
Laboratory	100% in office or in a Preferred Lab 100% in Outpatient facility	70% after deductible
Outpatient X-ray/Radiology Services	100% in office 100% in Outpatient facility	70% after deductible
CT/CTA Scans, Pet Scans, MRIs/MRAs, Nuclear Medicine studies (including Nuclear Cardiology) require prior authorization. Advanced/Complex Radiology may pay at a different benefit level than listed above. The ordering physician should request the prior authorization by calling eviCore healthcare at 1-866-496-6200 and providing the necessary clinical information. Once the authorization number is received, the member may call eviCore healthcare at 1-866-969-1234 to schedule an appointment.		
<i>Note: Managed Care members can call 1-866-969-1234 to obtain a confirmation number for non-Advanced Imaging diagnostic procedures. Confirmation numbers</i>		
Hospital Care		
Inpatient Admission (including maternity)	100%	70% after deductible and \$200 copay
Pre-admission Testing	100%	70% after deductible
Surgery in Hospital	100%	70% after deductible
Inpatient Physician Services	100%	70% after deductible
Outpatient Dept. Services	100%	70% after deductible
Emergency Care		
Emergency Room	100% after \$100 copay Payment at the in-network level across-the-board applies only to true Medical Emergencies & Accidental Injuries.	
Ambulance	90%	70% after deductible

Outpatient Surgery		
Hospital Outpatient Surgery	100%	70% after deductible
Surgery in an Ambulatory SurgiCenter	100%	70% after deductible
Services performed at a non-participating ambulatory surgery center are reimbursed at Horizon BCBSNJ's Payment Allowance and therefore may result in significant out of pocket costs.		
Mental Health Services		
Inpatient	100%	70% after deductible and \$200 copay
Outpatient department	100%	70% after deductible
Office setting	100% after \$25 copay	70% after deductible
Substance Use Disorder Services		
Inpatient	100%	70% after deductible and \$200 copay
Outpatient department	100%	70% after deductible
Office setting	100% after \$25 copay	70% after deductible
Alcoholism Treatment		
Inpatient	100%	70% after deductible and \$200 copay
Outpatient department	100%	70% after deductible
Office setting	100% after \$25 copay	70% after deductible
Inpatient and Outpatient Mental Health/Substance Use Disorder Services/Alcoholism Treatment must be coordinated through Horizon Behavioral Health at 1-800-626-2212.		
Other Services		
Acupuncture	100% after office copay	70% after deductible
Bariatric Surgery	100%	70% after deductible
Diabetic Education	100% after office copay	70% after deductible
Diabetic Supplies	90%	70% after deductible
Durable Medical Equipment	90%	70% after deductible
Home Health Care	100%	70% after deductible
Hospice Care	100%	70% after deductible
Infertility (including in-vitro fertilization)	100% after office copay	70% after deductible
	Limited to 4 egg retrievals per lifetime	
Nutritional Counseling	100% after \$25 copay	70% after deductible
	Limited to 3 visits per benefit period	
Orthotics and Prosthetics	100% after \$15 copay	70% after deductible
Physical Rehabilitation Facility Inpatient Services	100%	70% after deductible
Private Duty Nursing	90%	70% after deductible
	Unlimited	
Short-term Therapies: Physical, Occupational, Speech, Respiratory	100% after \$15 copay	70% after deductible
Skilled Nursing Facility/Extended Care Center	100% up to 120 days The overall maximum per benefit period is 120 days combined in and out of network.	70% after deductible up to 60 days
Therapeutic Manipulation (Chiropractic Care)	100% after office copay 30 visit maximum per benefit period	70% after deductible
Vision - Routine Eye Exam	100% after \$25 copay	Not Covered
Vision Hardware	Not Covered	
Telemedicine	100% after \$15 copay	Not Covered
Prescription Drugs	Not Covered	

Eligibility	Dependent children, including full-time students are covered until the end of the calendar year in which they reach the age of 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to age 31.
Pre-Existing Conditions	Not Applicable
Grandfathered	Not Applicable
Prior Authorization	Some services/procedures require prior authorization. For a complete list, contact our customer service number at 1-800-355-BLUE (2583) or refer to our website at www.HorizonBlue.com .
24/7 Nurse Line	24/7 Nurse Line is a health information service that includes a toll free 24 hour health information line staffed by registered nurses. 24/7 Nurse Line nurses do not diagnose or recommend any treatment. Instead, they provide the member with the necessary health information needed to make informed medical decisions. This helps members determine if their health ailment requires a doctor's visit.

You can save money when you choose to receive care from providers that participate in the Horizon BCBSNJ networks. When you use participating hospitals or other medical facilities or doctors, you generally only pay your copayment and any applicable in-network coinsurance or deductible. Generally, if you have services performed at an out of network facility or by an out of network provider, your out of network benefits will apply. This means that you will be responsible for amounts exceeding Horizon BCBSNJ's allowable reimbursement for that particular service and this may result in significant out of pocket costs. You will be responsible to pay for this amount directly to the non-participating hospital, ambulatory surgery center or provider. By using our Horizon-BCBSNJ network providers, you keep your health care costs down.

Please note that the benefit highlights are provided for informational purposes. Horizon BCBSNJ makes every effort to provide clear and accurate information pertaining to these benefit highlights. However, because Horizon BCBSNJ generally expects continued guidance from regulators on issues pertaining to Federal health care reform, the information that has been provided is subject to change. Horizon BCBSNJ will provide notice of such changes to members pursuant to State and Federal requirements.

This summary highlights the major features of your health benefit program. It is not a contract and some limitations and exclusions may apply. Payment of benefits is subject solely to the terms of the contract. Please refer to your benefit booklet for more information.

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross Blue Shield Association.
The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross Blue Shield Association.
The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey.
© 2021 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105.

I represent that by signing this document that I have the legal authority to accept these terms.

Group Official:

Signature:

Print:

Title:

Date:

Rate Structure

Tier 1	Non-carveout	Carveout
Single		
2 Adult	<i>Manually enter amounts here</i>	
Family		
2 Adult/1 over		
Family/1 over		
Parent/Child		

Commissions

The above rates include a 3.5% broker commission which includes adjustment for ACA taxes, assessments and fees. This may differ slightly from the standard commission due to the required ACA taxes, assessments and fees which are not included in the commission calculation. Horizon BCBSNJ administers payment of broker commissions on Contract Holder's behalf to Contract Holder's commissioned broker. Broker commission noted herein is specifically directed, approved, and authorized by Contract Holder and Horizon BCBSNJ provides only administrative services in making broker payment and does not independently make commission payments. Contract Holder acknowledges that broker commissions are paid by its own funds and that it remains responsible to fund such commissions either as included in the premium rates or self-funded fees. Where Contract Holder approval is not received within 45 days of the effective/renewal date, Horizon BCBSNJ shall cease all administration of broker commission payments on behalf of Contract Holder and premium rates or self-funded fees shall be reduced accordingly. Additionally, Contract Holder is solely responsible for contracting with its commissioned broker and Horizon BCBSNJ is not a party to such relationship between Contract Holder and its commissioned broker.

100%

70% after deductible and \$200 copay
50% after deductible and \$200 copay

70% after deductible and \$500 copay

100% after \$10 copay
\$50 in a 2 calendar year period

Covered under freestanding program

Calendar Year
Contract Year

\$15
\$25

A referral is not required to visit a specialist.
**Please note: On the \$20/30 plan, specialist copay is same as PCP (\$20) for dependent children.
A referral is not required to visit a specialist.

Not Covered
Not Covered
Not Covered

This Plan is a grandfathered health plan under the Patient Protection and Affordable Care Act and Health Care and Reconciliation Act (collectively "PPACA"). PPACA allows a grandfathered plan to keep the health coverage that was in effect when that law was enacted. Grandfathered plans, however, must include some new health coverage reforms under PPACA. They include, but are not limited to, the elimination of lifetime limits, prohibition on rescissions and prohibition of a preexisting condition exclusion provision. **For more information, contact your Plan Administrator.**

Dependent children are ineligible for Maternity/Obstetrical Benefits.
Dependent children are eligible for Maternity/Obstetrical Benefits.

The above rates include a broker commission of \$3.5.
The above rates include a 3.5% broker commission which includes adjustment for ACA taxes, assessments and fees. This may differ slightly from the standard commission due to the re

There is no broker commission included in the above rates.

Please note that deviations from Horizon BCBSNJ's commission rates will require approval from Horizon BCBSNJ and the group. I acknowledge receipt and approve the renewal, commission level, and attached rates as outlined. In addition, I authorize commissions to be paid to our Broker of Record.

Dependent children, including full-time students are covered until their 26th birthday. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to age 31.

Dependent children, including full-time students are covered until the end of the month in which they reach the age of 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to age 31.

Dependent children, including full-time students are covered until the end of the calendar year in which they reach the age of 26. Handicapped dependents are covered beyond the child removal age, if the handicap occurred prior to the age of 26. Under certain conditions, coverage may be extended for qualified dependents up to age 31.

-->State has \$2,000 Inn OOPMax but only for coinsurance

Note: Remove [Split] and brackets around [Consolidated], [prescription] is MOOP is Con

--> State has \$600 copay.

--State has \$300 copay

|

business decision to charge lower copay

Cognitive is included but since not considered as Short term it is not shown here

***See Input sheet for Rx options.**

*See Input sheet for dependent termination period options.

Required ACA taxes, assessments and fees which are not included in the commission calculation.