

Spending Smart, Living Well

Resources from Horizon BCBSNJ and Inspira Health Network



For more information about your
Horizon BCBSNJ benefits and programs, visit
HorizonBlue.com/inspira



Horizon Blue Cross Blue Shield of New Jersey

Welcome to Horizon BCBSNJ!

What's so great about getting your health benefits from Horizon Blue Cross Blue Shield of New Jersey? Plenty! Our programs provide much more than just health insurance coverage when you are sick or need to visit a doctor. Being an educated and informed health care consumer means taking full advantage of your benefits so you can take control of your well-being.

Horizon BCBSNJ is dedicated to service excellence. For more than 85 years we have served generations of New Jersey families and businesses. Horizon BCBSNJ is the company trusted by 3.8 million members.

We are committed to providing our Inspira Health Network members with the service and support you need to understand and use your benefits. You can visit HorizonBlue.com/inspira or call your dedicated Inspira Health Network Member Services team at **1-833-876-3827** Monday, Tuesday, Wednesday and Friday, between 8 a.m. and 6 p.m., Eastern Time (ET), and Thursday, between 9 a.m. and 6 p.m., ET.



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Member Online Services

For an easy, secure and quick way to track your Horizon BCBSNJ health plan benefits and information, sign into Horizon BCBSNJ's Member Online Services at HorizonBlue.com/inspira. Here you can:

- › View your benefits and check your claim status and payments.
- › View authorizations.
- › Print, request or show on-screen member ID cards.
- › Tell us if you or any of your enrolled dependents have other health insurance, so benefits can be coordinated accurately.
- › Find an in-network doctor or hospital.
- › Manage your account and preferences.
- › Chat online with a Member Services Representative or email your questions to us.

Register for Member Online Services

To register for Member Online Services, visit HorizonBlue.com/inspira and click *Register Today*. If you need help accessing Member Online Services, email Member_Portal@HorizonBlue.com.

If you previously had coverage through Horizon BCBSNJ, whether for health or dental benefits, you may already be registered for Member Online Services. To retrieve your username or password, visit HorizonBlue.com/inspira and select *Sign In*. Then choose either *Forgot your username?* or *Forgot your password?* to access your information.

Health plans overview



Horizon PPO with Horizon MyWay HSA

If you have the Horizon PPO plan, you have in- and out-of-network benefits, but you will save on out-of-pocket costs when you use doctors, hospitals and other health care professionals who participate in the Horizon PPO Network. You can find an in-network provider by visiting HorizonBlue.com/inspira and selecting the *Doctor & Hospital Finder* link. Then choose the link for the *Horizon Doctor & Hospital Finder*. In the *Choose a Plan to Start* list, select *Horizon PPO*.

Under this plan, in-network preventive care is covered at 100 percent, and other eligible services are covered at a coinsurance level after members meet the annual deductible.

You can see full plan details on HorizonBlue.com/inspira. Choose the *Plans* menu.

This plan also comes with the Horizon MyWay Health Savings Account (HSA). An HSA is a special type of personal savings account used to help pay for medical care. You can save up to a set amount of money each year, tax-free, and use it toward your deductible and other medical expenses that your plan doesn't cover. Any money left over at the end of the year is yours to apply toward future medical expenses.

You can access your HSA through Member Online Services. Sign in or register through HorizonBlue.com/inspira.

Health plans overview

OMNIA_{SM} Health Plan

If you're an OMNIA Health Plan member, you're benefitting from an innovative approach to health care delivery that provides more organized, personalized and coordinated care. With an OMNIA Health Plan, you have access to all doctors and other health care professionals in the Horizon Managed Care Network, and all hospitals in the Horizon Hospital Network.

You and your covered dependents will receive the highest level of benefits at the lowest out-of-pocket costs when you use Inspira Health Network facilities, doctors and other health care professionals. You can access an up-to-date listing of Inspira Health Network Inner Circle providers and facilities at HorizonBlue.com/inspira. From the *Doctor & Hospital Finder* link, choose the link for the *Inspira Health Network Doctor & Hospital Finder*.

While you are encouraged to get care from the Inner Circle, you will also save on out-of-pocket costs when you use OMNIA Tier 1-designated doctors, hospitals and other health care professionals. Your plan also covers all medically necessary care and services provided or arranged by doctors, hospitals and other health care professionals in Tier 2. You can find an in-network provider by visiting HorizonBlue.com/inspira. From the *Doctor & Hospital Finder* link, choose the link for the *Horizon Doctor & Hospital Finder*. In the *Choose a Plan to Start* list, select OMNIA. Your results will indicate each provider's designation as OMNIA Tier 1 or Tier 2.

Please note that with an OMNIA Health Plan, there are no out-of-network benefits, except in the case of an emergency.

You can see full plan details on HorizonBlue.com/inspira. Choose the *Plans* menu.

Getting lab work

You will receive the highest level of benefits when you receive lab services at an Inspira Health Network-owned facility. If you do not receive treatment from the Inspira Health Network, you are required to use either a free-standing LabCorp facility, which carries a \$30 copayment, or the outpatient department of an in-network facility, for which the appropriate deductible and coinsurance for your plan will apply.



Your Horizon BCBSNJ member ID card

Did you know?

Your member ID card is
your key to accessing care.

Viewing your member ID card online

First, sign in to, or register for, Member Online Services at HorizonBlue.com/inspira. Once signed in, select *ID Cards*. Follow the instructions to view your member ID card. To print a copy, click *Print*. Some members may only be able to view and print a proof of coverage letter, which includes the same information as a member ID card.

Requesting a new card

First, follow the instructions to view your member ID card. Then, select *Request a New ID Card*. You will receive a new card in approximately five to 10 business days.

If an image of your member ID card does not appear, your enrollment has not yet been processed. Once it is processed, we will send you your cards.

About your member ID cards

Most Horizon BCBSNJ members receive two member ID cards with the subscriber's name and information printed on them, regardless of how many covered dependents are on the policy.

You and your covered dependents should present one of these cards whenever you receive care. The information on these cards will enable your doctor to file a claim for you correctly.

To view who is covered on your policy, sign in to Member Online Services. Choose *My Coverage* to see more information about who is covered under your policy.

You can also call your dedicated Member Services team at **1-833-876-3827**. Representatives are available Monday through Wednesday and Friday, 8 a.m. to 6 p.m., ET., and Thursday, 9 a.m. to 6 p.m., ET.

My Health Manager

Looking to get healthier?

On *My Health Manager*, powered by WebMD®, you can learn more about your current state of health and set goals for the future.



Did you know you can access your medical records, track data and get personalized health recommendations? It's all on *My Health Manager*.

My Health Manager is our personalized, secure and confidential online tool that can empower you to better manage your health.

If you have questions, you can use WebMD's extensive library of news and research to learn more. Plus, stay updated on the topics that interest you by customizing the content you see when you sign in to *My Health Manager*.

If you're looking to make a lifestyle change you can measure, check out *My Health Manager's* series of online wellness programs:

› **Conquer Stress Program:** Try to reach a goal of "low stress" on at least 21 of 28 days.

- › **Enjoy Exercise Program:** Track your physical activity with the goal of daily exercise.
- › **Eat Better Program:** Get in the habit of following the federal healthy nutrition guidelines.
- › **Feel Happier Program:** Track your mood as you identify activities that make you happier.
- › **Lose Weight Program:** If you're interested in losing weight, try this program, which is designed to help you do so gradually.
- › **Quit Tobacco:** Do you want to quit smoking? This multi-phase program may help.

Access *My Health Manager* from Member Online Services at HorizonBlue.com/inspira.

Horizon Dental



Horizon Dental plans, backed by more than 50 years of experience, offer **comprehensive coverage with low out-of-pocket costs**.

The **Horizon Dental Option Plan** gives you the freedom to receive dental services from any dentist. When you use a dentist who participates with the Horizon Dental Option Plan, you maximize your benefits and save money. Additionally, when you use a dentist who participates in the Horizon Dental PPO Network, you receive deeper discounts and may save even more. You have the option of selecting from more than 200,000 office locations nationwide.

If you use an out-of-network dentist, you will still receive a benefit for eligible services. However, out-of-network dentists may charge up to their normal fees. Horizon Dental reimburses up to plan allowances. Charges above the plan allowance will be your responsibility. You may be required to pay at the time of service and submit a claim for reimbursement.

The **Horizon Dental Choice Plan** typically covers 100 percent of all eligible preventive and basic services with no copayments, maximums or deductibles when receiving those services from your primary Horizon Dental Choice dentist. Care must be coordinated through the in-network Horizon Dental Choice dentist you select as your primary care dentist.

Members enrolled in the Horizon Dental Choice Plan who do not designate a primary dentist will be automatically assigned to the office of the dentist closest to your residential ZIP code.

Finding a dentist

It's easy to find a dentist, so be sure to select a network dentist to save the most on out-of-pocket costs. Simply visit HorizonBlue.com/inspira. Once there:

- › Select *Services*.
- › Choose *Provider Network*.
- › Select *Find a Dentist*, which will bring you to the Horizon BCBSNJ *Online Doctor & Hospital Finder*. In the search tool, select *Dentists* in the *What are you looking for?* field and enter the name of your dental plan in the *Choose a Plan to Start* field. Indicate your preferences and select *Search*.

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 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/TDD 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 BCBSNJ has failed to provide the free communication aids and services or discriminated on the basis of race, color, gender, national origin, 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**

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>**, 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**.

Getting help in other languages



Horizon Blue Cross Blue Shield of New Jersey

1-833-876-3827

If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call the phone number listed at the top of this page during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar al **1-855-477-AZUL (2985)** durante el horario normal de trabajo.

Chinese (中文): 如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey) 資料，您有權免費獲得以您的語言提供的協助。要與譯員聯絡，請在正常工作時間內撥打本頁頂部所列的電話號碼。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역가와 얘기하려면, 일반 업무 시간 중 본 페이지 상단에 있는 전화번호로 문의해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para o número de telefone listado no topo desta página durante o horário comercial normal.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ ક્રોસ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઈ પણ અર્થ વગર મદદ મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કૃપા કરી સામાન્ય કારોબારી ક્લાકો દરમિયાન આ પૃષ્ઠની ટોચ પર સૂચિબદ્ધ કરવામાં આવેલ ફોન નંબર પર કૉલ કરો.

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby porozmawiać z tłumaczem, zadzwoń pod numer podany na górze strony w regularnych godzinach pracy.

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, si prega di chiamare il numero in alto nella pagina in orario di ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Para makipag-usap sa isang interpreter, pakitawag sa numero ng telepono na nakalista sa itaas ng pahinang ito sa panahon ng karaniwang oras na may trabaho.

Getting help in other languages

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Чтобы поговорить с переводчиком, позвоните по номеру телефона, указанному в верхней части этой страницы, в рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo telefòn ki endike anlè paj sa a pandan lè biwo louvri.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शील्ड सूचना को समझने में सहायता की ज़रूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्यसमय के दौरान इस पृष्ठ के ऊपर दिए गए फोन नंबर पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Để nói chuyện với phiên dịch viên, hãy gọi đến số điện thoại ở đầu trang này trong giờ làm việc.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler à un interprète, veuillez composer le numéro de téléphone figurant en haut de cette page pendant les heures normales de travail.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'i diitłih bee shiká' a'doowoł nínízingo éí bee ná'ahoot'i' dóó doo bááh ílíní da. Ata' halne'é ła' bich'i' hadeeszi h nínízingo éí díí námboo hódahgo biká'ígíí éí nida'anish góne' oolkiłíí bik'echo hodíłnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey، لديك الحق في الحصول على المساعدة بلغتك دون تحميلك أية تكلفة. من أجل التحدث مع مترجم فوري، يرجى الاتصال برقم الهاتف الموجود في أعلى هذه الصفحة أثناء ساعات العمل.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم معمول کے کاروباری اوقات میں اس صفحہ کے اوپر درج فون نمبر پر کال کریں۔



Horizon Blue Cross Blue Shield of New Jersey

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Horizon BCBSNJ programs are for informational purposes only. Health care professionals cannot provide a diagnosis or recommend specific treatment. They are not a substitute for a doctor's care. They are not insurance programs and may be discontinued at any time.

Always speak with your doctor before starting an exercise program or diet.

Horizon BCBSNJ uses many sources to calculate its reimbursement rate for out-of-network services, including industry resources provided by entities such as FAIR Health, the Centers for Medicare & Medicaid Services (CMS), and other databases. Horizon BCBSNJ uses these fee schedules to calculate a reimbursement allowance that corresponds to your out-of-network benefits, taking into account your coinsurance, copayment or any other cost-share liability (usually expressed as a percentage) and any out-of-network deductibles. PLEASE CONSULT YOUR BENEFIT BOOKLET OR CONTACT YOUR GROUP ADMINISTRATOR OR HORIZON BCBSNJ MEMBER SERVICES FOR INFORMATION REGARDING THE SPECIFIC REIMBURSEMENT METHOD OR FEE SCHEDULE FOR OUT-OF-NETWORK SERVICES APPLICABLE TO YOUR PLAN. For additional information on out-of-network benefits, visit HorizonBlue.com/oon.

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