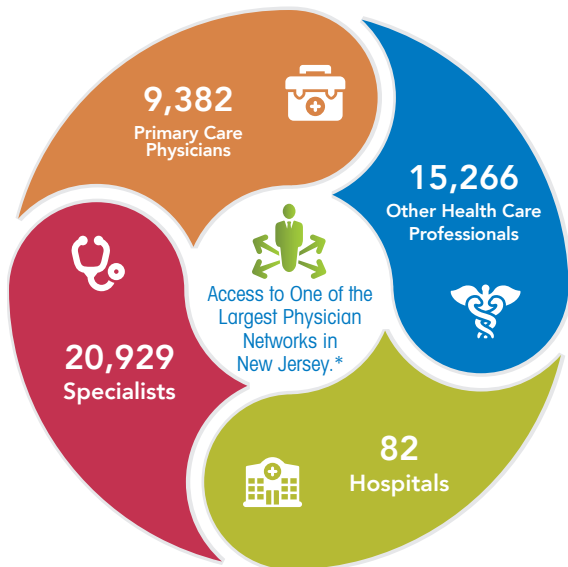


NJ DIRECT ZERO

The New NJ DIRECT Plan for School Employees' Health Benefits Program Members And Non-Medicare Retirees



We've had decades of experience helping members get the most out of their health plan. And we can help you too, with the plans, tools and resources you need to manage your health care.



Find a provider near you at HorizonBlue.com/doctorfinder

**Provider network is subject to change
NJ DIRECT ZERO provides nationwide coverage on an in- and out-of-network basis*

Introducing NJ DIRECT ZERO

With our new NJ DIRECT ZERO plan, **active employees and non-Medicare retirees** have zero copays every time they visit an in-network doctor or health care professional.

With NJ DIRECT ZERO, you:

- ✓ Receive care in or out of network in New Jersey, as well from more than 1.3 million providers nationwide and abroad.
- ✓ Reduce out-of-pocket costs when using the Horizon Managed Care Network or the BlueCard® PPO Network nationwide.
- ✓ Are not required to select a Primary Care Physician (PCP).
- ✓ Don't need a referral to see a specialist.

You may use out-of-network professionals but out-of-pocket costs may be higher.

To learn more about NJ DIRECT ZERO visit HorizonBlue.com/shbp. Or call us toll free at **1-800-414-SHBP (7427)**. We're available Monday to Friday, 8 a.m. to 6 p.m., ET.

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



2019 NJ DIRECT ZERO Plan for Employees & Non-Medicare Retirees

New Jersey School Employees' Health Benefits Program (SEHBP)

IN-NETWORK:	NJ DIRECT ZERO
GENERAL PROVISIONS	
Service Area Available	Nationwide
Specialist Referral	No referral required
Deductible	
Individual Deductible	\$0
Family Deductible	\$0
Coinsurance	10% ¹
Coinsurance Out-of-Pocket Maximum	
Individual Coinsurance Maximum	n/a
Family Coinsurance Maximum	n/a
Total Out-of-Pocket Maximum (copay+deductible+coinsurance)	
Total Individual Maximum	\$400
Total Family Maximum	\$1,000
HEALTH CARE SERVICES	
Primary Care Office Visit Copay	\$0
Annual Routine Physical (In-Network only)	\$0
Specialist Office Visit Copay	\$0
Annual Routine Vision (In-Network only)	\$0
Chiropractic 30 visits per calendar year	\$0
Physical/Occupational/Speech Therapy	\$0
DIAGNOSTIC TESTING AND IMAGING	
Imaging (CT/PET/MRI) and Outpatient Lab and Radiology	\$0
Freestanding Laboratory and Radiology Services	\$0
EMERGENCY/URGENT MEDICAL SERVICES	
Urgent Care Center Copay	\$0
Emergency Room Copay	\$50
Ambulance	10%
INPATIENT FACILITY	\$0
OUTPATIENT FACILITY	\$0
OTHER SERVICES	
Outpatient Behavioral Health Copay	\$0
Durable Medical Equipment (DME)	10%
OUT-OF-NETWORK:	
Deductible - Individual	\$100
Deductible - Family	\$250
Coinsurance after Deductible ³	20%
Out-of-Pocket Coinsurance Maximum - Individual	\$2,000 ²
Out-of-Pocket Coinsurance Maximum - Family	\$5,000 ²
Inpatient Hospital Deductible	n/a

1. On select services (durable medical equipment, prosthetics, private duty nursing, ambulance).

2. In-network coinsurance is combined with out-of-network coinsurance to reach the out-of-pocket maximum.

3. Out-of-network services are reimbursed at 200% of the Centers for Medicare & Medicaid Services (CMS) fee schedule allowance.

Your physician can balance bill you for the amount over and above the CMS allowance, resulting in a greater out-of-pocket cost to you.

For information about prescription benefits, please refer to the New Jersey Division of Pensions and Benefits website: www.nj.gov/treasury/pensions/



NJ DIRECT ZERO subscribers and covered spouses/partners may each earn a \$500 incentive for completing NJWELL activities.

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

- ✓ No Copays
- ✓ Opportunity to lower premium contribution
- ✓ No PCP required
- ✓ In- and out-of-network care in New Jersey, nationwide and abroad

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HorizonBlue.com/shbp