

**HORIZON PPO
SUMMARY OF
BENEFITS AND
COVERAGE**



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

BLUECARD PPO DESIGN 10 Plainfield BOE #86037

Benefit	In-Network	Out-of-Network
Benefit Period	Calendar Year	
Deductible		
Individual	\$2,500	\$5,000
Family	Two deductibles per family	Two deductibles per family
	Deductible is Calendar Year.	
Coinsurance	100%	60%
Maximum Out of Pocket		
Individual	\$5,000	\$5,000
Family	\$10,000	\$10,000
Consolidated Maximum Out of Pocket is Calendar Year. The deductible, coinsurance, prescription, and copayments apply to the Maximum Out of Pocket. Balances from non-participating providers over our allowance are not eligible towards the Maximum Out of Pocket.		
Benefit Period Maximum	Unlimited	Unlimited
Lifetime Maximum	Unlimited	Unlimited
Primary Care Physician Selection	Not Required	
Doctor's Office Visits		
Primary Care Office Visit	100% after \$25 copay A primary care physician is a general or family practitioner, internist or pediatrician	60% after deductible
Specialist Office Visit	100% after \$50 copay A referral is not required to visit a specialist.	60% after deductible
Maternity Visits	100% after \$50 copay Copay applies to 1st visit only Dependent children are ineligible for maternity/obstetrical benefits.	60% after deductible
Allergy Testing and Treatment	100%	60% after deductible
Preventive Care		
Routine Adult Physicals, GYN Exams, PAP, Mammograms, Prostate Cancer Screening, Colorectal Screening, Immunizations	100%	60% (no deductible)
Well Child Exams	100%	60% (no deductible)
Well Child Immunizations and Lead Screening	100%	60% (no deductible)
Diagnostic Procedures		
Laboratory	100% in office or Labcorp 100% after deductible in Outpatient facility	60% after deductible
Outpatient X-ray/Radiology Services	100% in office 100% after deductible in Outpatient facility	60% after deductible
<p>CT/CTA Scans, Pet Scans, MRIs/MRAs, Nuclear Medicine studies (including Nuclear Cardiology) require prior authorization. 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.</p> <p><i>Note: Managed Care members can call 1-866-969-1234 to obtain a confirmation number for non-Advanced Imaging diagnostic procedures. Confirmation numbers from eviCore Healthcare replace the need for a paper referral.</i></p>		
Hospital Care		
Inpatient Admission (including maternity)	100% after deductible	60% after deductible
Pre-admission Testing	100% after deductible	60% after deductible
Surgery in Hospital	100% after deductible	60% after deductible
Inpatient Physician Services	100% after deductible	60% after deductible
Outpatient Department Services	100% after deductible	60% after deductible



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Emergency Care		
100% after \$100 facility copay		
Emergency Room	Payment at the in-network level across-the-board applies only to true Medical Emergencies & Accidental Injuries.	
Ambulance	80% after deductible	80% after deductible
Outpatient Surgery		
Hospital Outpatient Surgery	100% after deductible	60% after deductible
Surgery in an Ambulatory SurgiCenter	100% after deductible	60% 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% after deductible	60% after deductible
Outpatient department	100% after deductible	60% after deductible
Office setting	100% after office copayment	60% after deductible
Substance Abuse Services		
Inpatient	100% after deductible	60% after deductible
Outpatient department	100% after deductible	60% after deductible
Office setting	100% after office copayment	60% after deductible
Alcohol Abuse Services		
Inpatient	100% after deductible	60% after deductible
Outpatient department	100% after deductible	60% after deductible
Office setting	100% after office copayment	60% after deductible
Inpatient Mental Health/Substance Abuse/Alcoholism Services must be coordinated through Horizon Behavioral Health at 1-800-626-2212.		
Other Services		
Acupuncture	100% after office copayment	60% after deductible
Bariatric Surgery	100% after deductible	60% after deductible
Diabetic Education	100% after office copayment	60% after deductible
Diabetic Supplies	80% after deductible	80% after deductible
Durable Medical Equipment	80% after deductible	80% after deductible
Orthotics and Prosthetics (Per NJ mandate)	100% after \$25 copay	60% after deductible
Home Health Care	100% after deductible	60% after deductible
Unlimited visits with 3 or more day prior hospital stay		
Hospice Care	100% after deductible	60% after deductible
Infertility (including in-vitro fertilization)	100% after office copayment	60% after deductible
Limited to 4 egg retrievals per lifetime		
Private Duty Nursing	80% after deductible	80% after deductible
Limited to 240 hours per benefit period		
Short-term Therapies: Physical, Occupational, Speech, Cognitive	100% after office copayment	60% after deductible
30 visit maximum per therapy, per benefit period		
Note: If specialist copay is higher than PCP copay, the lower copay will apply to short-term therapies. Also, if PCP copay is \$30, the STT copay will default to \$20.		
Skilled Nursing Facility/Extended Care Center	100% after deductible	60% after deductible
120 days per benefit period, following a 3 or more day prior hospital stay		
Therapeutic Manipulation (Chiropractic Care)	100% after office copayment	60% after deductible
30 visit maximum per benefit period		
Routine Vision Care (Exam & Hardware)	Not covered	



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Prescription Drugs	Covered under freestanding prescription program
Eligibility	Dependent children, including full-time students are covered until the end of the calendar year in which they reach the age 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.
Grandfathered	Not applicable
Pre-Existing Conditions	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	Not applicable

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.

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

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.

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Three Penn Plaza East, Newark, New Jersey 07105