As a member of the New Jersey State Health Benefits Program (SHBP), you can select from a range of health plans offered through Horizon Blue Cross Blue Shield of New Jersey. Check with your employer to determine which health plan options are available to you and then select the one that’s right for you and your dependents.

Access to the Largest Physician Network in New Jersey.*

9,137 Primary Care Physicians
13,724 Other Health Care Professionals
20,111 Specialists
78 Hospitals

Find a health care professional near you at HorizonBlue.com/doctorfinder. *Based on Physician Network data as of 8/1/17 and is subject to change.

As a member of the New Jersey State Health Benefits Program (SHBP), you can select from a range of health plans offered through Horizon Blue Cross Blue Shield of New Jersey. Check with your employer to determine which health plan options are available to you and then select the one that’s right for you and your dependents.

OMNIA™ Health Plan
NJ DIRECT10**
NJ DIRECT15
NJ DIRECT1525
NJ DIRECT2030
NJ DIRECT2035
NJ DIRECT HD1500
NJ DIRECT HD4000
Horizon HMO***

**NJ DIRECT 10 is not available to State Biweekly/State Monthly active employees
***Blue Card® PPO network not available
With Horizon health plans, we’ve got you covered.

Well Care and Preventive Care.
Services such as 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 Abuse Care.
A full range of counseling services is covered for mental/nervous conditions and alcohol/substance abuse.

Prescription Drug Coverage.
Prescription drug coverage is available to all SHBP members. Refer to the Prescription Drug Plan information on the NJ Division of Pensions and Benefits’ website, nj.gov/treasury/pensions/hb-active-shbp.shtml or contact your employer for details.
OMNIA<sup>SM</sup> Health Plan gives you more control of your health care costs.

At Horizon BCBSNJ, we believe in high-quality health plans that are affordable, accessible and easy to understand. That’s why we introduced the OMNIA Health Plan.

OMNIA Health Plan allows you to visit any of the 42,000 participating New Jersey health care professionals in our broad Managed Care Network. With OMNIA there are no referrals for Specialists and you do not have to select a Primary Care Physician.

With OMNIA, you also have access to over 1.3 million providers in our BlueCard PPO program, which is available outside New Jersey and abroad. BlueCard participating doctors and hospitals will be covered at the Tier 2 level of benefits.

Using OMNIA Tier 1 Means:

You may save more at over 29,000 Tier 1 doctors, hospitals and other health care professionals in New Jersey.

✓ No Deductibles ✓ Lower Copayments ✓ Lower Out-of-pocket costs

Visit HorizonBlue.com/shbp and go to the contribution calculator on the Education Center tab to calculate your estimated premium contribution savings when selecting the OMNIA Health Plan.
NJ DIRECT Plans

NJ DIRECT
✓ Offers 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 Blue Card PPO network nationwide and abroad.
✓ You may use out-of-network professionals but out–of-pocket costs may be higher.

NJ DIRECT High Deductible Health Plans
✓ 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 mybenefitwallet.com

Horizon HMO
✓ You have access to health care professionals and facilities in the Horizon Managed Care Network in New Jersey, New York, Pennsylvania and Delaware.
✓ You select a licensed Primary Care Physician from the Horizon Managed Care Network as your Primary Care Physician (PCP).
✓ Your PCP will refer you to specialty care when needed.
# 2018 PLANS FOR EMPLOYEES

New Jersey State Health Benefits Program (SHBP)

## IN-NETWORK:

<table>
<thead>
<tr>
<th>Service Area Available</th>
<th>OMNIA HEALTH PLAN</th>
<th>NJ DIRECT10^^</th>
<th>NJ DIRECT15</th>
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<tbody>
<tr>
<td>NJ only</td>
<td>Nationwide</td>
<td>Nationwide</td>
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</tbody>
</table>

| Specialist Referral    | No referral required | No referral required | No referral required |

| Individual Deductible | n/a | $1,500 | n/a | n/a |
| Family Deductible     | n/a | $3,000 | n/a | n/a |

| Coinsurance           | n/a | 20% after deductible | 10% | 10% |

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<tr>
<td>Coinsurance</td>
<td>n/a</td>
<td>20% after deductible</td>
<td>10%</td>
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## HEALTH CARE SERVICES

| Primary Care Office Visit Copayment | $5 | $20 | $10 | $15 |
| Annual Routine Physical (In-Network only) | $0 | $0 | $0 | $0 |
| Specialist Office Visit Copayment | $15 | $30 | $10 | $15 |
| Annual Routine Vision (In-Network only) | $15 | $30 | $10 | $15 |
| Chiropractic | $15 | $30 | $10 | $15 |
| Physical/Occupational/Speech Therapy | $5 | $20 after deductible at an outpatient facility | $10 | $15 |

## DIAGNOSTIC TESTING AND IMAGING

| Imaging (CT/PET/MRI) and Outpatient Lab and Radiology | $15 | 20% after deductible | $0 | $0 |
| Freestanding Laboratory and Radiology Services | $0 | $0 | $0 | $0 |

## EMERGENCY/URGENT MEDICAL SERVICES

| Urgent Care Center Copay | $15 | $30 | $10 | $15 |
| Emergency Room Copay | $100 | $100 | $75 | $100 |
| Ambulance | $0 | $0 | 10% | 10% |

## INPATIENT FACILITY

| Inpatient Hospital Deductible | $150 per admission*** | 20% after deductible | $0 | $0 |

## OUTPATIENT FACILITY

| Outpatient Behavioral Health Copayment | $15 | $30 after deductible at an outpatient facility | $10 | $15 |

## OTHER SERVICES

| Durable Medical Equipment (DME) | $0 | $0 | 10% | 10% |

## OUT-OF-NETWORK:

| Deductible - Individual | n/a | n/a | $100 | $100 |
| Deductible - Family | n/a | n/a | $250 | $250 |
| Coinsurance after Deductible | n/a | n/a | 20% | 30% |
| Out-of-Pocket Coinsurance Maximum - Individual | n/a | n/a | $2,000 | $2,000 |
| Out-of-Pocket Coinsurance Maximum - Family | n/a | n/a | $5,000 | $5,000 |
| Inpatient Hospital Deductible | n/a | n/a | $200/stay | $200/stay |

| Employer Health Savings Account Funding | n/a | n/a | n/a | n/a |

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1. Chiropractic: Horizon HMO: 20 visits per calendar year, OMNIA Health Plan: 25 visits per calendar year, all other plans: 30 visits per calendar year.
2. Applies to all services that do not require a copayment.
3. On select services (Durable Medical Equipment, Prosthetics, Private Duty Nursing, Ambulance).
4. Health Savings Accounts can be used for qualified medical expenses without federal tax liability.
5. Out-of-Network Deductible is combined with In-Network Deductible.
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<tr>
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<th>NJ DIRECT1525</th>
<th>NJ DIRECT2030</th>
<th>NJ DIRECT2035</th>
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This publication is produced and distributed by Horizon Blue Cross Blue Shield of New Jersey - www.HorizonBlue.com/SHBP 1-800-414-7427.

This is a summary and not intended to provide total information. Although every attempt at accuracy is made, it cannot be guaranteed.

Prescription Drug coverage under the SHBP is administered by Optum Rx - please check with your employer or refer to the Prescription Drug Plan information on the NJ Division of Pensions and Benefits website at www.nj.gov/treasury/pensions/health-benefits.shtml for details regarding your Prescription Drug coverage.

* HD - High Deductible Health Plan.
** Under age 26.
*** $150 per admission does not apply to inpatient childbirth, hospice or inpatient behavioral health/substance abuse.
^ Lower copay may apply for children <19.
^^ NJ DIRECT10 is not available to State Biweekly/Monthly Employees.
At Horizon BCBSNJ, we take your health and wellness seriously. The NJWELL program can help you get and stay healthy and reward you for your healthy lifestyle.

**NJWELL: Working for a healthy New Jersey**

NJWELL helps members get and stay healthy through preventive screenings and wellness activities.

By participating, eligible actively employed members and covered spouses or partners can earn points toward a NJWELL Visa® Prepaid card up to $250 per wellness year.

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 on Horizon BCBSNJ’s secure Member Online Services at [HorizonBlue.com/shbp](http://HorizonBlue.com/shbp).

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

Learn more about NJWELL on [HorizonBlue.com/shbp](http://HorizonBlue.com/shbp) and on the Division of Pensions and Benefits’ website, at [NJ.gov/NJWELL](http://NJ.gov/NJWELL).

**Horizon BCBSNJ provides easy-to-use online wellness programs at no additional cost to help maintain your health. These include:**

- **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](http://Blue365deals.com/HorizonBCBS)

- **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.
  - Visit My Health Manager at: [HorizonBlue.com/mhm](http://HorizonBlue.com/mhm)

- **Education Resources**
  - Get answers to questions with access to online videos from WebMD® on almost every health issue.
  - Visit [HorizonBlue.com/mhm](http://HorizonBlue.com/mhm) and click on Preventive Health and Health Topics to view all health care videos.

- **Pregnancy Resources**
  - 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.
    - Details on cord-blood banking and information about prenatal class partial reimbursement.
    - Access to support and information from a Maternity Health Coach and more.
  - To learn more visit [HorizonBlue.com/preciousadditions](http://HorizonBlue.com/preciousadditions)
Retail Health Clinics

✓ Offer care for treatment of common ailments, like a cold or seasonal allergies.
✓ On-site board-certified nurse practitioners can diagnose, treat and prescribe medications.
✓ Sites include MinuteClinic® at select CVS/pharmacy® locations and Healthcare Clinic at select Walgreens® locations.
✓ For a complete list of retail clinics, visit 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/shbp

Making good health more convenient.

24/7 Nurse Line

For health questions any time of the day or night, you can call our toll-free phone line or access our online nurse chat service. A registered nurse will provide you with the information you need.

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.

Case Management

Our Case Managers will help you manage complex health care situations by simplifying navigation, coordinating care and providing a better understanding of policies and procedures.
Which Horizon BCBSNJ plan is right for me?

Choosing the plan that’s right for you is a personal decision. To find the plan that’s right for you:

Ask yourself these questions:

1. What are my estimated medical expenses for the upcoming year?
   
   Some medical care costs are not predictable. Consult the plan comparison chart in this guide to view copayments, deductibles and other out-of-pocket costs.

2. What kinds of health care services do I anticipate this year? Do I or any family member have a chronic health condition?
   
   Think about the number of times you and your family members will need care this year and for what reasons.
   
   Review the health plan comparison chart in this guide or go to HorizonBlue.com/shbp to get a better understanding of how each plan covers different services.

3. Am I anticipating an expensive medical event?
   
   If you’re planning for the birth of a baby, surgery or hospitalization, review the health plan comparison chart in this guide to see how these services are covered.
   
   If you do not expect to need coverage for these kinds of services, a medical plan with a lower premium may be a good choice for you.

4. Is OMNIA a good fit for me?
   
   With OMNIA you may be able to lower your premium contribution. You may also reduce your out-of-pocket expenses by using Tier 1 providers and hospitals. To determine if your provider is in the Tier 1 network or to find Tier 1 health care professionals and facilities, use the Doctor & Hospital Finder search button on HorizonBlue.com/shbp.

Consider OMNIA for a low-cost, high-quality plan. To estimate your annual premium contribution for the OMNIA Health Plan and the other plan offerings, visit HorizonBlue.com/shbp and go to the contribution calculator on the Education Center tab.

Secure, online access to your health information.

Member Online Services puts your health care information at your fingertips. You can:

- Manage your Member Online Services account and preferences.
- View your benefits.
- Check your claims status and payments.
- View authorizations.
- Request ID cards.
- Find a participating doctor or hospital.
- Change your doctor or dentist.
- Use the secure Message Center to send in questions securely online anytime.
- Use our Live Chat feature for fast answers during business hours.
Have a question?

Visit us online at HorizonBlue.com/shbp

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

Or use our chat feature online.

We're available Monday to Friday, 8 a.m. to 6 p.m. ET.

Have a question about your health coverage after business hours?

Go to HorizonBlue.com/faqs to get answers about your benefits, claims, enrollment and more. Don't see the answer you need? Ask us directly.

Sign in to Member Online Services at HorizonBlue.com/members and click My Message Center to send a secure message. We'll send an answer to your secure Message Center within two business days.
1 This program is for informational purposes only. Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your physician’s care. These services are not an insurance program and may be discontinued at any time.

2 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.

NJ DIRECT and OMNIA™ 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 Horizon BCBSNJ and HHNJ are independent licensees of the Blue Cross and Blue Shield Association.

The Blue Cross® and Blue Shield® names and symbols, Blue 365® and BlueCard®, are registered marks of the Blue Cross and Blue Shield Association. The Horizon name, symbols, and Precious Additions® are registered marks, and OMNIA™ is a service mark of Horizon Blue Cross Blue Shield of New Jersey. Facebook® is a registered mark of Facebook, Inc. Twitter™ is a trademark of Twitter, Inc. YouTube™ is a trademark of Google, Inc. All other trademarks and trade names are the property of their respective owners.

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

Use your Visa® Prepaid card anywhere Visa debit cards are accepted around the world. Cards are issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa® is a registered trademark of Visa Inc.

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Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate 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. Chinese (中文): 招商中文協助, 請致電 1-866-660-6528.
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.
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 1-866-660-6528 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 1-866-660-6528 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，您有權免費獲得您的語言提供的協助。欲聯絡翻譯人員，請於上班時間致電 1-866-660-6528。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역사의 도움을 받으려면 정상 업무 시간 동안에 1-866-660-6528로 전화해 주십시오.


Gujarati (ગુજરાતી): તમે આ જન્મી માહિતીનાં દ્વારા ક્રોઝ બ્રુસ્ક્સ્લુડી નેવીજ જહોત શીખી શકીએ છો? તમારા સામાન્ય વસ્તુઓ પરિપૂર્ણ અનુભવ કરી રહ્યાં હોય તો, તમે હવે તમારી બાબતમાં ગ્રાહક શેરી પાસે હોય તે નકલ સંબંધિત ઓછે અથવા અંદાજમાં છે. તમે તમારી જનરલ સમાજીક સેવા સાથે વાત કરી રહી છેબે પણ વિભાગના દ્વારા 1-866-660-6528 પર કલલ કરે શકો.।

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 skorzystać z pomocy tłumacza, zadzwoń pod numer 1-866-660-6528 podczas normalnych godzin 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, siete pregati di telefonare al numero 1-866-660-6528 durante le normali ore d’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. Upang makipag-usap sa isang taga-interpret, mangyaring tumawag sa 1-866-660-6528 sa loob ng karaniwang mga oras ng negosyo.
If you need help understanding this information provided by Horizon Blue Cross Blue Shield of New Jersey, you have the right to get help in your native language for free. To speak with an interpreter, call 1-866-660-6528 during normal business hours.

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. Для связи с переводчиком звоните по номеру телефона 1-866-660-6528 в обычные 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 ed nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo 1-866-660-6528 pandan ën nomal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शIELDS सुचना को समझने में सहायता की जरूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी तुम्हारी से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान 1-866-660-6528 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. Xin gọi số 1-866-660-6528 trong giờ làm việc để nói chuyện với người thong dịch.

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 avec un interprète, veuillez appeler le 1-866-660-6528 pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t’áá ninizaad k’ehjí baa hane’íí bik’i diitjih bee shiká’ a’doowoł nínizingo éí bee ná’ahoot’í dóó doo bááhí ilini da. Ata’ halne’é ła’ bích’í’ hadeesdzih nínizingo t’áá shqodí 1-866-660-6528jí’ nída’anishgo oolkilíí bik’éhgo hodílnih.