Access to quality care
Learn the importance of choosing a doctor, hospital or health care professional that fits your health care needs.

A healthy you takes two
Learn how your relationship with your doctor, including how well you communicate with each other, affects your care and health care goals.

Cancer screenings
Are you up to date on your cancer screenings?

Coverage decisions
Have you ever wondered how Horizon BCBSNJ makes coverage decisions?

Effective care
Learn how our utilization management staff responds to authorization requests and inquiries.

Find participating doctors in and outside of New Jersey
As a Horizon BCBSNJ member, you have access to a broad network of quality participating doctors, health care professionals and hospitals.

Lower your out-of-pocket expenses by staying in network
Learn how using doctors, hospitals and other health care professionals who participate in our network can save you money.

Medical policies and prior authorizations
Learn how Horizon BCBSNJ and its network of quality doctors, health care professionals and facilities strive to provide you access to appropriate medical care when you need it.

Organ and tissue donation
Learn how you can register as an organ and tissue donor and help save lives!

Referrals help your doctor manage your care
Learn the role referrals play in how your doctor manages and coordinates your care.

Researching new technology and treatments
Read more about how Horizon BCBSNJ reviews new medical technology and treatments.

Six questions to ask when your doctor orders tests
During an exam, your doctor may recommend that you undergo a test or procedure to better evaluate current symptoms or to help diagnose an underlying medical condition. Learn which questions you should ask.

Taking control of your diabetes
Getting regular care for your diabetes can help you prevent further health complications such as heart disease, stroke, and eye, foot or kidney problems. Learn how you can make sure you are up to date in the management of your disease.

Urgent care centers: an alternative to the Emergency Room
Did you know that you can get treated for wounds, sprains and other conditions at urgent care centers? Learn more about urgent care centers and how to find ones that participate with Horizon BCBSNJ.

Visit Focus on Health on the web at HorizonBlue.com/focus. You’ll find an electronic copy of this issue, as well as these important stories:
Included in this issue:

4  Tools and resources available to you
7  How healthy is your heart?
8  Where to go in an emergency
10  Is it the baby blues — or something more?
13  Your rights and responsibilities
14  Keeping your child healthy
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Follow us:

Your health care news across the region
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Tools and resources available to you

Horizon BCBSNJ is committed to helping you understand your benefits. We offer a variety of tools and resources to help you easily get the information you need when you need it.

Online tools

Member FAQs
Our online Member FAQs give you the answers to common questions about benefits, claims and enrollment. The online Member FAQs also give you step-by-step instructions so you can find additional information through your Member Online Services account. Visit HorizonBlue.com/faqs.

Register
After you register at HorizonBlue.com, you will be able to access customized tools and resources to help you manage your coverage information. Once signed in, you can:

• Learn about covered benefits under your plan and costs for in- and out-of-network services, if applicable
• Send us a question through our secure email
• Chat live with a Member Services representative during normal business hours
• View claims information
• Manage authorizations and referrals
• View and print your member ID card
• Download forms
• Learn about your prescription medications, if applicable
• Manage your dental and vision plan details, if applicable
• Get personalized health and wellness support
• And more

Videos
You can watch short videos to learn about your coverage and key health insurance terms, including deductibles, Explanation of Benefits (EOB) statements, coinsurance and copayments at HorizonBlue.com/understanding-your-costs.

(continues on next page)
Wellness Messages
You also have access to Horizon BCBSNJ's monthly Wellness Messages with news, research and actionable tips to help you get and stay healthy. View our Wellness Messages and other helpful preventive health information at HorizonBlue.com/gethealthy.

Other resources

Blue to You
The Blue to You van brings Horizon BCBSNJ directly to your community. Representatives travel throughout New Jersey to speak directly with you about your benefits and to answer your questions.

Horizon Connect
If you want to speak with a representative in person, you can easily do so at Horizon Connect, our retail center located in Moorestown. Our representatives will take the time to walk you through how to register for Member Online Services, get started on using the wellness programs you have access to and answer your benefits questions.

Getting you the information you need is an important part of our providing you with excellent customer service. Visit HorizonBlue.com/members to explore all of the educational tools and resources we offer.

At your doctor’s appointment and forgot your ID card?
Don’t have your Horizon BCBSNJ member ID card with you? No problem. Simply sign in at HorizonBlue.com and click ID Cards. From there, you can view and print your Horizon BCBSNJ member ID card.

Once signed in, you also have easy and secure access to other important information such as claim status, what’s covered under your plan and more.

You can also use the new Horizon Blue mobile app, text GetApp to 422-272.
Help for those with serious conditions

If you have a serious or complex health condition, Horizon BCBSNJ’s Case Management Program\(^1\) helps you get the care and services you need. Our specially trained Care Managers will help coordinate your health care services with your doctor.

A free and voluntary program available to eligible Horizon BCBSNJ members.

The program focuses on:
- Chronic Kidney Disease (CKD)
- End-Stage Renal Disease (ESRD)
- High-risk maternity care
- Oncology
- Supportive care
- Transplant case management
- Other general and pediatric conditions

Our Care Managers can:
- Provide you with information to help you make decisions about your health care
- Help you get prior authorizations for services
- Refer you to other valuable programs or services when needed, including our Chronic Care Program
- Give you information on community resources and other health and wellness programs

To participate in the Case Management Program

You may be referred by your health care professional’s office, request services yourself or be invited to participate based on claims data. All medical and personal information is confidential and shared only with those involved in your care. Consider discussing this free, voluntary program with your doctor.

For more information about our Case Management Program, or to enroll, please call \textbf{1-888-621-5894} and select prompt \textbf{2} or visit \textbf{HorizonBlue.com/case-management}.

\(^1\) Not all programs are available to all members. Please check with your benefits administrator to see if you are eligible for this program.
How healthy is your heart?

Coronary Artery Disease (CAD), which develops when plaque builds up in your coronary arteries, is the most common form of heart disease in the United States. Are you doing all you can to prevent CAD?

**What are the risk factors for CAD?**

When it comes to CAD, there are risk factors you can try to control, but also ones you can’t, such as your age, gender, race and family and personal cardiac history. The ones you can control include:

- Cholesterol and blood pressure
- Whether you smoke
- Weight and physical activity level
- Control and management of diabetes, if applicable

**How can you keep your heart healthy?**

Follow these steps to maintain or improve your heart health, no matter how healthy your heart may be:

- Eat a healthy diet, manage your weight and exercise regularly
- Manage your blood pressure and cholesterol
- Do not smoke
- Manage prediabetes and diabetes, if applicable
- Control stress and limit alcohol
- Take medications as prescribed
- Visit your doctor regularly

**Have you been diagnosed with CAD?**

If you have been diagnosed with CAD, our Chronic Care Program, along with your doctor, can help manage your disease. For more information on this program, visit HorizonBlue.com/chronic-care.

Sources:
heart.org, cdc.gov, hhs.gov

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Help is available for your chronic condition

Do you need help managing a chronic health condition? If so, enroll in our Chronic Care Program.1

It’s a free, voluntary program that promotes healthy living for eligible members who have been diagnosed with one or more of these chronic conditions:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Diabetes
- Heart failure

To learn more about our Chronic Care Program or to enroll, call 1-888-345-1150, or visit HorizonBlue.com/chronic-care.

1 Not all programs are available to all members. Please check with your benefits administrator to see if you are eligible for this program.
Where to go in an emergency

If you find yourself in a true medical emergency:

1. Go directly to the nearest Emergency Room (ER), or call 911 or your local emergency number.

2. Do call your doctor, if you are able to, before you go to the ER. If you cannot call your doctor before you go, make sure to call within 48 hours or as soon as reasonably possible. If you are unable to call, have someone else call on your behalf.

It is important that your doctor is kept aware of your condition. Without this information, your doctor cannot properly coordinate your care or ensure that you receive the right care, at the right time, in the right setting.

What is a true medical emergency?

A true medical emergency is a medical condition of such severity that a prudent person with average knowledge of health and medicine would seek immediate medical attention.

Examples of a true medical emergency:
- Uncontrolled bleeding
- Poisoning
- Obvious bone fracture
- Signs of a heart attack or a stroke
- Difficulty breathing
- Wounds requiring stitches
- Loss of consciousness

Your Horizon BCBSNJ plan covers a medical emergency screening exam. This is an evaluation performed in an ER by a qualified health care professional to determine if a medical emergency exists.

If it is determined that a medical emergency does not exist, please follow up with your doctor for instructions. If you continue to receive services in the ER, after you have been advised that your condition is not a medical emergency, you may be responsible for additional out-of-pocket costs.

(continues on next page)
Where to go in an emergency (continued from previous page)

What if it’s not an emergency?

Care on nights and weekends
Should you need to be treated after hours or on weekends for nonemergency care, your doctor or his or her covering health care professional is available 24 hours a day, seven days a week.

See your doctor for routine care
The best place for routine, nonemergency care is your doctor’s office. You and your doctor should:
• Build a medical relationship.
• Develop a personalized treatment plan.
• Plan appropriate preventive measures.
• Discuss your family’s health history.
• Ensure that your treatment is appropriate.

Additional resources
• Urgent Care Centers: Participating urgent care centers throughout New Jersey treat patients who have an injury or illness that requires immediate care but is not serious enough for an ER visit. With extended nights and weekend hours, urgent care centers treat wounds, sprains and other conditions that are not life-threatening. All participating urgent care centers can perform essential services for diagnosis and treatment. To find participating urgent care centers, visit HorizonBlue.com/doctorfinder.
• Horizon Blue mobile app: In addition to viewing claims and ID cards you can get confidential telemedicine service via chat. Text GetApp to 422-272.

If you get a medical bill
When you use a participating doctor, hospital or other health care professional, they file claims for you. You should only get a bill for your cost share which includes any deductible, copayment or coinsurance that applies according to your plan benefits. You could also get a bill for non-covered expenses.

If you do not use a participating doctor, hospital or other health care professional, you may get a medical bill for the full amount. If you do, please send a completed Horizon BCBSNJ claim form and the receipt of payment to the address listed on the claim form. Be sure to include your Horizon BCBSNJ member ID number, name, date of birth and your relationship to the patient, if applicable.

To download and print a claim form, visit HorizonBlue.com/forms. Or, call Member Services at 1-800-414-SHBP (7427). Once the claim is submitted, you can view the status by signing in to Member Online Services at HorizonBlue.com.
Is it the baby blues – or something more?

Postpartum depression is a serious medical condition.

The emotional changes a woman can feel after giving birth are usually part of a condition commonly called the “baby blues,” but sometimes those feelings can be something more serious - postpartum depression.

The chart below from Horizon Behavioral HealthSM summarizes the differences between the “baby blues,” feelings of sadness that ease after about two weeks without intervention, and postpartum depression, a serious medical condition that should be diagnosed by a doctor for possible treatment.

<table>
<thead>
<tr>
<th></th>
<th>“Baby Blues”</th>
<th>Postpartum Depression</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Causes</strong></td>
<td>Hormonal changes; exhaustion</td>
<td>Hormonal and physical changes; exhaustion; feeling overwhelmed about caring for a new child</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td>Affects about 80 percent of those who have recently given birth</td>
<td>Affects approximately 10 to 15 percent of those who have recently given birth</td>
</tr>
<tr>
<td><strong>Duration</strong></td>
<td>Brief period after the birth of the baby; resolves after about two weeks without intervention</td>
<td>Can last up to a year after baby’s birth</td>
</tr>
</tbody>
</table>
| **Symptoms**         | • Feeling nervous or worried about being a good mother  
                        • Mild sadness  
                        • Moodiness  
                        • Tired  
                        • Weepiness | • Feeling nervous or worried about being a good mother  
                        • Feeling angrier or more irritable with others  
                        • Feeling intense sadness, nervousness or panic  
                        • Feeling “out of control” or “crazy”  
                        • Having difficulty bonding with the baby  
                        • Having upsetting, persistent thoughts  
                        • Lack of interest in pleasurable activities  
                        • Problems eating or sleeping too much or too little  
                        • Trouble focusing, remembering or making decisions  
                        • Worrying about hurting the baby or oneself |

This chart is for informational purposes only and is not a substitute for professional medical advice. (continues on next page)
Helping ensure the health and safety of women and infants in New Jersey

The rate of caesarean sections performed in New Jersey has been among the highest in the country. In fact, approximately 90 percent of women who have a primary caesarean section are likely to have another in subsequent pregnancies.

That’s why Horizon BCBSNJ is partnering with the New Jersey Hospital Association’s (NJHA) Perinatal Collaborative Program to improve the health and safety of mothers and infants in New Jersey by analyzing why caesarean sections are performed so frequently and working to reduce the number of caesarean sections performed in the state.

If you are pregnant, talk to your doctor about your delivery plan and discuss the risks associated with a caesarean section.

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Is it the baby blues – or something more?

(continued from previous page)

After a woman gives birth, she should have a follow-up visit with her doctor for a postpartum check up between three and eight weeks after delivery.

At the follow-up visit, her doctor should screen her for postpartum depression. If at any time she or one of her loved ones feels her symptoms may be serious, she should contact her doctor immediately.

Risk factors for postpartum depression

Postpartum depression can affect any woman who is pregnant, has given birth, suffered a miscarriage or has recently weaned a child from breastfeeding.

Other risk factors include:

• Having a prior history of depression
• Overwhelming demands
• Lack of support to help with the new baby
• Lack of sleep or becoming exhausted
• Not taking medications for depression before, during and/or after pregnancy

Getting help

• If you suspect you may have postpartum depression, talk about symptoms with your doctor or health care professional right away. Don’t wait for your postpartum follow-up appointment. Many treatment options are available, including counseling and medications.
• Talk with your spouse, partner, friends and family about how you are feeling.
• To locate a health care professional, visit Horizon BCBSNJ’s Online Doctor & Hospital Finder at HorizonBlue.com/doctorfinder or call the Member Services number located on the back of your member ID card.

Additional resources

• Postpartum Support International: 1-800-944-4PPD (4773); postpartum.net
• National Institute of Mental Health (NIMH): nimh.nih.gov/health/publications/postpartum-depression-facts/index.shtml
• Substance Abuse and Mental Health Services Administration’s National Helpline: 1-800-662-HELP (4357)
• U.S. Department of Health and Human Services, Office of Women’s Health: womenshealth.gov/mental-health/illnesses/postpartum-depression.html
• WebMD®’s Postpartum Depression Health Center: webmd.com/depression/postpartum-depression/
Tips to avoid health care insurance fraud

The Federal Bureau of Investigation (FBI) estimates health care fraud costs reach $60 billion dollars annually. This number is considered low since most fraud goes unreported and undetected.

While health care fraud is often viewed as a victimless crime, it has a human face. They are the innocent people who have been subjected to unnecessary or unsafe medical procedures, whose medical records were compromised, or whose legitimate insurance information was used to submit fraudulent health care claims.

Common fraud schemes

- Billing for services that were not provided
- Falsifying a patient’s diagnosis to justify a test, surgeries or other procedures that are not medically necessary
- Misrepresenting non-covered treatment as medically necessary procedures
- Performing medically unnecessary procedures for the sole purpose of generating a payment
- Never let anyone borrow or use your member ID card or number.
- Never ask your doctor or other health care professional for treatment or care that you do not need.
- Never sign your name to a blank form.
- Never share your medical records or other medical information with anyone except a doctor, clinic, hospital or other health care professional.

Helpful tips

- Always review your Explanation of Benefits (EOB) statement carefully to ensure services, charges and dates of service are correct.
- Always ask for a copy of everything you sign.
- Be suspicious of anyone offering free tests or screenings in exchange for your member identification (ID) number.
- Never give your member ID card or number to anyone except your doctor, clinic, hospital or other health care professional.

Suspect fraud? Report it!

- Horizon BCBSNJ Fraud Hotline 1-800-624-2048
- Medicare Part D Fraud Hotline 1-888-889-2231
- Medicare Advantage Fraud Hotline 1-800-624-2048
- Horizon NJ Health Medicaid Fraud Hotline 1-855-FRAUD20 (372-8320)
- Blue Cross Blue Shield Association Fraud Hotline 1-877-327-BLUE (2583)
Your rights and responsibilities

As a Horizon BCBSNJ member, you have rights. These include the right to receive information about Horizon BCBSNJ’s services, policies and procedures, products, networks, appeal procedures, coverage limitations and other information you need to understand your benefits and get care.

You also have responsibilities. These include reading and understanding member materials, including your member rights and responsibilities, and other materials that explain your coverage. You also need to provide, to the extent possible, information about your health that Horizon BCBSNJ, its network doctors and other health care professionals need to know to properly care for you.

To view a full list of your rights and responsibilities, visit HorizonBlue.com/rights.

If you do not have internet access, you can call Member Services at 1-800-414-SHBP (7427) to request a printed copy.

Want to know how we use and protect your private information?

Annual Privacy Notice

Horizon BCBSNJ is required to periodically notify members of the availability of our Notice of Privacy Practices, which can be found at HorizonBlue.com/privacy-policy.

The Notice contains important information about how Horizon BCBSNJ uses, discloses and protects member information, as well as rights that members have regarding their protected health information.

In addition, Horizon BCBSNJ complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. You can read our Notice of Nondiscrimination on page 23.
Children in the United States routinely get vaccines that protect them from more than a dozen diseases such as measles, polio, tetanus, diphtheria and pertussis (whooping cough). Most of these diseases are now at their lowest levels in history, thanks to years of immunization. Children must get at least some vaccines before they can attend school.

Vaccines help make you immune to serious diseases without getting sick first. Without a vaccine, you must actually get a disease to become immune to the germ that causes it. Vaccines work best when they are given at certain ages. For example, children don’t receive the measles vaccine until they are at least age one year. If it is given earlier, it might not work as well.

**Recommended vaccination schedules**

The U.S. Advisory Committee on Immunization Practices (ACIP), the Centers for Disease Control and Prevention (CDC), the American Academy of Pediatrics (AAP) and the American Academy of Family Physicians (AAFP) recommend a specific childhood vaccine schedule each year.

The schedule outlines the vaccinations and booster shots needed from birth through age 18 years, as well as when catch-up immunizations should be given.

Many vaccinations require more than one dose, given at varying intervals. Although your child does not need to restart the series if a scheduled dose is missed, the vaccine should be given as soon as possible.

**Vaccine safety**

The purpose of the recommended vaccination schedule is to protect infants and children by providing immunity early in life, before they are exposed to potentially life-threatening diseases.

- Each vaccine is tested during the licensing process to ensure that it is safe and effective for children to receive at the recommended ages.
- Vaccines do not overload the immune system. Every day, a healthy baby’s immune system successfully fights off millions of antigens - the parts of germs that cause the body’s immune system to go to work. Vaccines contain only a tiny fraction of the antigens that babies encounter in their environment every day.
- Children do not receive any known benefits from following schedules that delay vaccines. We do know that delaying vaccines puts children at known risk of becoming ill with vaccine-preventable diseases.

**Sources:**
webmd.com, cdc.gov, familydoctor.org, aap.org

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**For additional information on childhood immunizations/vaccines and vaccine schedules please refer to:**

- [cdc.gov/vaccines/schedules/easy-to-read/child.html](http://cdc.gov/vaccines/schedules/easy-to-read/child.html)
When is your child too old for the pediatrician?

As children transition into young adults, it’s important they receive the right health care services, targeted to their age. Young adults between the ages of 18 and 21 years should begin discussing transitioning primary care services to an adult care doctor with their pediatrician.

Visit our Online Doctor & Hospital Finder at HorizonBlue.com/doctorfinder to search for doctors, hospitals, specialists and other health care professionals who participate with your Horizon BCBSNJ plan.

Your child’s pediatrician’s office may be able to recommend a participating adult care doctor in your area. Also, remember to speak with your child’s pediatrician about sending his or her medical records to the new doctor.

If you have questions about your Horizon BCBSNJ health plan benefits or need help choosing a new doctor, you can:

- Access our Member FAQs 24 hours a day, seven days a week.
- Send us your question(s) by signing in to Member Online Services to use our secure email or ask us questions through our Chat feature during normal business hours.
- Call Member Services at 1-800-414-SHBP (7427). Our Member Services Representatives are available to help you 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. If you have hearing or speech difficulties, please call the TTY line at 711.

For resources on transitioning, including answers to frequently asked questions and much more, visit gottransition.org.

Sources:
- aap.org, gottransition.org
Living with a chronic illness, such as diabetes or Coronary Artery Disease (CAD), can change your life in many ways. Not only are you trying to manage your health, you may also find it harder to manage home, work or school responsibilities. Your illness might affect your physical abilities and independence. Physical and emotional stress can magnify your symptoms and may lead to depression.

Although it is normal to feel some stress and sadness when managing a chronic illness, you should contact a doctor or health care professional if these feelings linger or increase. There is help for managing stress and treating depression, and treatment may be covered under your health plan benefits.

**Know the signs and symptoms**

Most of the common symptoms of stress and depression are the same:

- Aches and pains, headaches, cramps or digestive problems that do not ease with the appropriate treatment
- Being tired all the time
- Difficulty concentrating, remembering or making decisions
- Difficulty sleeping
- Feelings of hopelessness, guilt, worthlessness or helplessness
- Muscle tension
- Loss of appetite or overeating
- Loss of interest in hobbies and activities that you once enjoyed
- Ongoing sad, anxious or empty feelings
- Restlessness or irritability
- Thoughts of death or suicide, or suicide attempts

If you or a family member has any of the signs and symptoms listed, talk to your doctor or another health care professional immediately. It is important to deal with the stress, and treat both the chronic illness and depression at the same time.

You can call Horizon Behavioral Health at 1-800-991-5579. Behavioral health services are available 24 hours a day, seven days a week. All calls are confidential. Horizon Behavioral Health can also help you deal with the stress of everyday life.

**Sources:**

nimh.nih.gov, webmd.com

The Horizon Behavioral Health℠ program is administered by ValueOptions of New Jersey, Inc. ValueOptions of New Jersey, Inc., a subsidiary of Beacon Health Options, Inc., is a New Jersey Corporation Licensed by the NJ Department of Banking & Insurance as an Organized Delivery System.
Women’s Health and Cancer Rights Act

The federal government mandates certain health coverage for breast reconstructive surgery in any health insurance plan that provides medical and surgical benefits for mastectomies.

If your plan provides medical and surgical benefits for mastectomies, and you are receiving benefits in connection with a mastectomy and choose to have breast reconstruction along with that mastectomy, your plan must provide, in a manner determined in consultation between you and the attending doctor, coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Treatment of physical complications of the mastectomy, including lymphedema
- Breast prostheses, which is an artificial form of a breast to help resemble its original form

These benefits are provided to the same extent as any other illness under your coverage, which includes applying your deductible, coinsurance and or copayment.

Please refer to your benefits booklet for more details on deductibles, copayments and coinsurance applicable to your health insurance plan.
Tackling opioid abuse

Horizon BCBSNJ has several programs and initiatives to help ensure our members receive the right care at the right time without relying on opioids.

Support through pharmacy and other programs
Horizon BCBSNJ provides resources and information to doctors to help in safe medicine use and improving the quality of care you receive. This information can also help prevent abuse, addiction and fraud. Additionally, several initiatives from our Horizon Pharmacy program integrate pharmacy and medical claims to help members and prescribers take action and make informed decisions.

Talk to your doctor
Although many feel that drug addiction could not affect them or their families personally, as many as one in six teenagers reported taking prescription drugs to get high or change their mood.1 When either you or your child are prescribed painkillers, talk to the doctor about the amount that is necessary to manage the pain. Additionally, talk to your doctor about the risks and benefits of opioid treatment and ask whether any non-opioid or non-drug alternatives are available to effectively control the pain.

When opioids are necessary, be sure to securely store them to prevent unwanted access from friends or family and dispose of any excess amount by visiting your local New Jersey Project Medicine Drop location. Locations can be found at njconsumeraffairs.gov/meddrop/.

We are committed to preventing opioid misuse and addiction.

OptumRx administers the SHBP/SEHP Prescription Drug Plans.
Hear from the experts on opioid abuse

Roughly 91 Americans die each day from an opioid overdose, whether through the use of prescription pills or heroin, according to the Centers for Disease Control and Prevention. In New Jersey alone, high rates of addiction have claimed an estimated 5,000 lives in the past decade. Specifically, Fentanyl, an opioid up to 50 times more powerful than heroin, is killing New Jersey residents at a rate that is tripling yearly.

Horizon BCBSNJ is committed to preventing opioid misuse and addiction. The Horizon Foundation for New Jersey, the philanthropic arm of Horizon BCBSNJ, is proud to sponsor the Partnership for a Drug-Free New Jersey (PDFNJ) Knock Out Opioid Abuse Town Hall Series. These meetings are helping to shed light on opioid abuse, prevention and awareness. They are based on the Surgeon General’s recommendation to encourage the public, policymakers and communities to raise awareness, educate, reduce stigma and change attitudes on addiction, and to ultimately reduce and prevent opioid abuse.

The Town Hall meetings feature speakers from PDFNJ and The Horizon Foundation, panels of guest speakers, including local prosecutors and legislators, and prevention specialists, among others. To learn more about the Knock Out Opioid Abuse Town Hall Series, and to see when a town hall will be held near you, please visit knockoutopioidabuse.drugfreenj.org.

1 nj.com/news/index.ssf/page/welcome_to_herointown_new_jerseys_4th_largest_city.html
2 nj.com/news/index.ssf/2016/06/deaths_from_the_drug_that_killed_prince_are_skyroc.html#incart_river_home

Improving the quality of your care

At Horizon BCBSNJ, we’re committed to making sure you have access to quality care. Our Quality Improvement Program (QIP) monitors and works to improve the quality of care and services provided to you.

For more information on the QIP, please visit HorizonBlue.com. Then:

• Click About Us
• Click Company Reports

If you don’t have access to the internet, please call the Quality Management Department at 1-877-841-9629 to request a copy of the information.
Find an in-network doctor, hospital or other health care professional

When there are so many high-quality, in-network doctors, hospitals and other health care professionals to choose from, it’s good to know that the **Online Doctor & Hospital Finder** can help you find the right doctors quickly and easily.

**It’s easy!**

Visit [HorizonBlue.com/doctorfinder](http://HorizonBlue.com/doctorfinder) and:

- Select the type of health care professional you are looking for.
- Next, select your plan from the **Choose a Plan to Start** dropdown menu. Not sure which plan you have? Check the front of your member ID card.
- Narrow your search by using one of the filters. You can filter by distance from your selected location, gender, language spoken and more.

Remember, you pay less out of pocket when you get health services from doctors, hospitals and other health care professionals that are in network for your Horizon BCBSNJ health plan.

Access our **Online Doctor & Hospital Finder** at [HorizonBlue.com/doctorfinder](http://HorizonBlue.com/doctorfinder).
New cost-savings plans for January 1

**NJ DIRECT ZERO**

This plan offers the same benefits as NJ DIRECT, but encourages members to use in-network doctors, hospitals and other health care professionals by offering a zero copayment for primary care and specialist visits.

NJ DIRECT ZERO is offered to School Employees’ Health Benefit Program (SEHBP) active members and retirees who are not Medicare-eligible and are enrolled in an SEHBP plan.

Members also have lower out-of-pocket costs when using in-network doctors and facilities in the BlueCard® PPO network nationwide.

Out-of-network benefits are included, but at comparably higher out-of-pocket expenses versus other NJ DIRECT plans¹.

Our NJ DIRECT ZERO health plan also includes:

- 100% coverage for in-network preventive services (physical exams, well-child care, immunizations).
- No requirement to select a Primary Care Physician (PCP).
- Specialist visits without a referral.
- No claims to file when accessing care in network.
- Access to more than 1.3 million doctors, hospitals, facilities and other health care professionals in the U.S. through BlueCard®.
- Blue Cross Blue Shield Global℠ Core coverage for eligible services when you and your covered dependents travel abroad.
- Dedicated nurses for additional support in managing a condition or an episode of care.
- PRECIOUS ADDITIONS®, a prenatal education and information program.
- Online services to manage your personal benefit and claim information.
- My Health Manager, powered by WebMD®, for a range of health and wellness tools and resources online.
- NJWELL incentive of $500 per eligible member who completes program requirements.

Some services require prior authorization.

¹ Out-of-network cost basis: 200% of CMS for NJ DIRECT ZERO; 90% of FAIR Health for all plans with an out-of-network benefit.

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New cost-savings plans  (continued from previous page)

OMNIA<sup>SM</sup>

This plan allows you to visit any of the 45,000 participating New Jersey doctors and health care professionals in our broad Horizon Managed Care Network<sup>1</sup>. You also have access to more than 1.3 million doctors, hospitals, facilities and other health care professionals in our BlueCard<sup>®</sup> PPO program, available outside New Jersey. Blue Cross Blue Shield Global Core covers you and your covered dependents for eligible services when abroad.

And when you use one of more than 32,000 OMNIA Tier 1 doctors, other health care professionals or facilities in New Jersey<sup>1</sup>, there are lower copayments and lower out-of-pocket costs, and no deductibles.

BlueCard and Blue Cross Blue Shield Global Core participating doctors and hospitals are covered at the Tier 2 level of benefits.

With the OMNIA Health Plan, there are no referrals for specialists and you do not have to select a Primary Care Physician. Certain services require prior authorization.

Our OMNIA health plan also includes:

- 100% coverage for preventive services (physical exams, well-child care, immunizations) when provided by an in-network doctor.
- No claims to file when accessing care in network.
- Dedicated nurses for additional support in managing a condition or an episode of care.
- PRECIOUS ADDITIONS®<sup>®</sup>, a prenatal education and information program.
- Online Services to manage your personal benefit and claim information.
- My Health Manager<sup>®</sup>, powered by WebMD<sup>®</sup>, for a range of health and wellness tools and resources online.
- NJWELL incentive of $250 per eligible member who completes program requirements.

By enrolling in the OMNIA Health Plan for Plan Year 2019, State Health Benefit Program (SHBP) subscribers may receive up to $2000<sup>2</sup>. Local government employers may also offer this incentive for enrolling in the OMNIA Health Plan. Ask your employer if you qualify.

For benefit information, visit the New Jersey Division of Pensions and Benefits website.

1 Based on physician network data as of 8/1/18 and is subject to change.
2 First-time enrollees must enroll in the OMNIA Health Plan for 2019 and participate for a minimum of two years to receive the incentive: $1,000 for single; $1,250 for member/spouse; $1,250 for parent/child(ren); $2,000 for family. The incentive will be issued no later December 31, 2019, and is considered taxable income.
Are you a retiree?

The SHBP Retiree Wellness Program, administered by the State of New Jersey, helps eligible retirees get and stay healthy by understanding their health risks and getting yearly physical exams.

The program is voluntary, but if you are eligible, your retirement health benefit contribution will be waived if you participate in the program. If you choose not to participate, a health contribution will be deducted from your retirement check.

Eligibility for the program is determined by the State of New Jersey.

If you are newly eligible, you will receive an invitation letter with instructions for enrollment and annual compliance. If you are currently enrolled, to remain enrolled in 2019 you must complete the following activities by December 31, 2018:

- Have a complete annual physical exam - you are no longer required to submit the Physical Certification Form, as we will use the claim from your annual physical to credit your record.
- An online health assessment.
- You must participate in the Chronic Care Program or Care Management Program, if identified.

Effective January 1, 2019, Horizon Medicare Advantage will no longer be provided by Horizon BCBSNJ.

NJWELL

Your health matters
Your health matters to you and your loved ones. And healthy employees are good for New Jersey.

Through the NJWELL program sponsored by the SHBP/SEHBP, eligible members can earn $250 in rewards by taking a few simple steps. Eligible NJ DIRECT ZERO members can earn a total of $500 per person.

What you must do

1. Earn 100 points by completing an online health assessment, available at HorizonBlue.com/shbp. It takes about 20 minutes and you can find instructions at HorizonBlue.com/njwell.
2. Earn 100 points by completing a biometric health screening and submitting the results. Log in to my.questforhealth.com using registration key “NJWELL” to print a form to take to your doctor.

Learn more

You can find detailed instructions, answers to frequently asked questions about NJWELL at HorizonBlue.com/njwell.

You need a total of 800 points, including points earned for the health assessment and biometric screening before you can earn the reward.

You can earn more points by participating in preventive health screenings, online activities and personal wellness coaching.

You have until October 31 annually to earn points to get your reward. Each eligible SHBP or SEHBP member who completes an online health assessment, submits a Physician Results Form for a biometric health screening and earns at least 800 points by October 31 annually, will receive a reward.

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You can find detailed instructions, answers to frequently asked questions about NJWELL at HorizonBlue.com/njwell.
Information in other languages

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 1-800-414-SHPB (7427) 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 1-800-414-SHPB (7427) 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。欲聯絡翻譯人員，請於上班時間致電 1-800-414-SHPB (7427)。

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 받으러면 정상 업무 시간 동안에 1-800-414-SHPB (7427)로 전화해 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: 1-800-414-SHPB (7427) no horário normal de trabalho.

Gujarati (ગુજરાતી): તમને આ નવી વિશ્વના મહાનિતીના હોસ્પિટલ કોન્સોલ્ટ્સ બ્યૂક્સ થોડો થોડો શીખવવા મદદની ઝડપે ખોલ્યું તો, તમને તમારી ભાષામાં કોઈ પુસ્તક અથવા પાડાર માટે ભેદ્ભાષાના અધિકારી છે. કોઈ દુઃખ હોય તો શાંત કરવા, કુંડળને સામાન્ય જાણની કાદ્યો દ્રષ્ટિના 1-800-414-SHPB (7427) પર કોલ 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 skorzystać z pomocy tłumacza, zadzwoń pod numer 1-800-414-SHPB (7427) 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 1-800-414-SHPB (7427) 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 1-800-414-SHPB (7427) sa loob ng karaniwang mga oras ng negosyo.
Information in other languages

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставляемой компанией Horizon Blue Cross Blue Shield of New Jersey, вы можете позвонить по номеру телефона 1-800-414-SHBP (7427) в любое рабочее время.

Haitian Creole (Kreyòl ayisyen): Si ou bezon ki pou konpriran konfòmsiyon zou sa Horizon Blue Cross Blue Shield of New Jersey, ou genwen pou jwe ki epi moun lan liyonn kont sa a nan klasik moun. Dlo moun ki ou konty afefy nom alon hen nan tele nan 1-800-414-SHBP (7427) pou apwi nan lòt moun.

Hindi (हिंदी): यदि आपके नये जर्सी की इस लोकप्रिय ब्लू क्रॉस ब्लू शिफ्ड सुविधा को समझने में सहायता की आवश्यकता है, तो आपके पास मुफ्त में आपकी भाषा में सहायता पाने का अधिकार है। किसी दूसरे भाषा से बाल करने के लिए, कृपया समाधान कार्यालय के दोपह 1-800-414-SHBP (7427) 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 1-800-414-SHBP (7427) trong giờ làm việc để nói chuyện với người thông 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 1-800-414-SHBP (7427) pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bit hahoodzo Horizon Blue Cross Blue Shield. T’aa mínízadi kʼehí han háni'í bikʼídi bití bição a, dííwai mínízígo éí bição naʼshostí. Díí, da yáá biłí biní díí a, atsʼahna bítí biición t’aa shóóyéí 1-800-414-SHBP (7427) tʼaa níí áníshgo, volkíbi bikʼéldi báháhí.</div>
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.
Voicing a concern

If you voice a concern, file a complaint or pursue an appeal, you will not be subject to disenrollment, discrimination or penalty by Horizon BCBSNJ.

You have the right to appeal any decision made regarding your health care and plan coverage. This includes administrative and utilization management determinations. Administrative determinations usually involve benefit issues. Utilization management determinations involve a denial, termination or other limitation of covered health care services based on clinical criteria.

If you have filed an appeal, Horizon BCBSNJ will provide a timely, fair and full investigation and resolution of your appeal. For a complete description of our internal appeals process, please refer to your Member Handbook or call Member Services at 1-800-414-SHBP (7427). Medical Appeals will be reviewed by Horizon BCBSNJ in a timely manner.

Once the internal appeal process has been completed, you will have the right to request an external appeal through an Independent Review Organization. You will receive a letter that will explain the process for filing an external appeal for a medical appeal. Horizon BCBSNJ will handle Administrative Appeals as well as provide a final written determination that will contain the address for the next level of appeal through the State Health Benefits Commission. Any member who voices a concern, files a complaint or pursues an appeal will not be subject to disenrollment, discrimination or penalty by Horizon BCBSNJ.