Get the Care You Need, When You Need It

Understanding Your Horizon Blue Cross Blue Shield of New Jersey Benefits from Hackensack Meridian Health







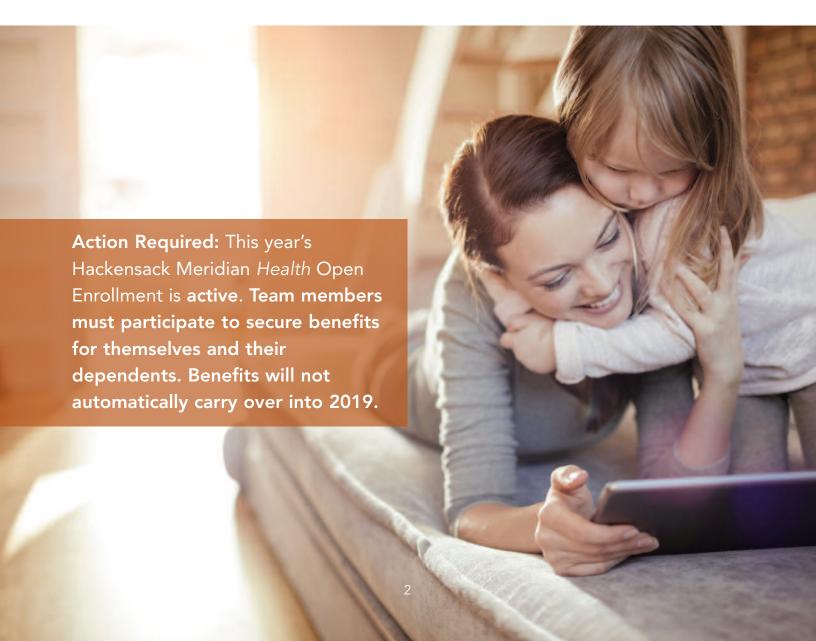


Horizon BCBSNJ and Hackensack Meridian Health

As the largest and most experienced health insurer in New Jersey, Horizon Blue Cross Blue Shield of New Jersey offers our members strength, stability and peace of mind.

In this guide, you'll see all that's available to help you become a more informed health care consumer. Learn more about how your health plan works – and how to make it work for you.

Horizon BCBSNJ is committed to providing our Hackensack Meridian *Health* team members with the service and support you need to understand and use your benefits. That's why a dedicated Hackensack Meridian *Health* Member Services team has been created for you. You can call 1-844-383-2327 Monday through Wednesday and Friday, from 8 a.m. to 6 p.m., Eastern Time (ET), and Thursday, from 9 a.m. to 6 p.m., ET. You also have a dedicated online home, HorizonBlue.com/hmh, where you can access your health plan information 24/7.



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Have Ouestions?

Hackensack Meridian Health team members and your covered dependents have an online home at HorizonBlue.com/hmh. Here you can learn more about the Horizon BCBSNJ programs and tools you have access to as a Hackensack Meridian Health team member. For a personalized experience, sign in through the Horizon Blue app or at HorizonBlue.com/hmh. Once signed in, you can email us or chat with a representative.

You can also call your dedicated Member Services number at **1-844-383-2327**. Representatives are available to help Hackensack Meridian *Health* team members Monday through Wednesday and Friday, from 8 a.m. to 6 p.m., Eastern Time (ET), and Thursday, from 9 a.m. to 6 p.m., ET.

Accessing your information



You can take full advantage of your Horizon BCBSNJ membership when you download our new Horizon Blue app.

Our app quickly connects you to care and support wherever you are. Download it free from the App Store[®] or from Google PlayTM, or just text **GetApp** to **422-272**. With the app, you can get:

- Instant access to coverage details.
- Quick connection to health providers.
- > Fast answers to coverage questions.

Once signed in, either through the app or by visiting HorizonBlue.com/hmh, you can choose from:



Claims

Check your claim status, see what has been paid and if you owe anything out of pocket.



Benefits & Coverages

Understand your coverage, view authorizations and referrals, and let us know if you have additional health insurance.



My Accounts

Track your out-of-pocket costs for health care services.



Wellness

We can help you feel your best every day with our wellness programs.



ID Cards

View, print and request additional member ID cards online. You can even show your doctor the online version of your member ID card.



Doctors & Care

Get the care you need when you need it. Here you can find an in-network doctor, hospital or other health care professional.

How to register on the website:

Visit HorizonBlue.com/hmh and click *Register Today*. If you need help, just send an email to member_portal@HorizonBlue.com.

Health plan overview

Horizon BCBSNJ provides health coverage to Hackensack Meridian *Health* team members for a range of services, including preventive care, hospitalizations and emergency care.

Using Hackensack Meridian Health Partners (HMHP) saves money

When you use Hackensack Meridian *Health* facilities, doctors and other health care professionals, you and your eligible dependents will receive the highest level of benefits (Inner Circle benefits) at the lowest out-of-pocket costs.

Horizon PPO Network and Horizon Hospital Network

The Horizon PPO Network is comprised of New Jersey-area independent primary and specialty care doctors and other health care professionals who have contracted with Horizon BCBSNJ to provide medical services to our members. The Horizon Hospital Network is the largest hospital network in the state. When you use professionals from the Horizon PPO Network and Horizon Hospital Network, you will receive Horizon BCBSNJ's in-network rate.

Coverage across the country

All Hackensack Meridian *Health* plans come with the BlueCard® Program for coverage outside the state of New Jersey. BlueCard, the premier national Blue Cross and/or Blue Shield Preferred Provider Program, links more than 1.3 million network doctors and hospitals.

To get information about out-of-state BlueCard providers, including location directions, visit **HorizonBlue.com/hmh**.

For an overview of the plans offered by Horizon BCBSNJ to Hackensack Meridian *Health* team members, visit **hmh.HorizonBlue.com/plans**.



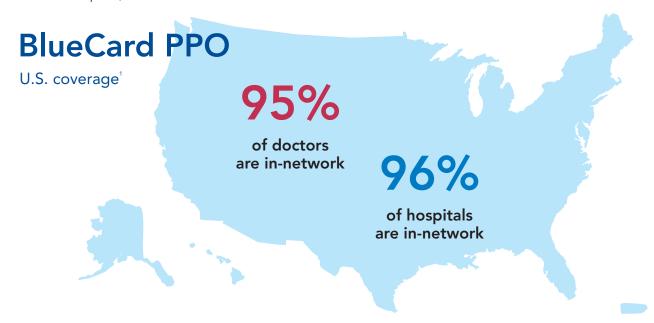
Find a Hackensack Meridian *Health* Partner (HMHP) or Horizon BCBSNJ in-network provider

With your Horizon BCBSNJ plan, you can access HMHP's and Horizon BCBSNJ network of doctors, hospitals and other health care professionals across the country.

You can find Hackensack Meridian *Health* Partners and other Horizon BCBSNJ in-network providers on **HorizonBlue.com/hmh**. From the Services menu, choose *Find a Provider* and select the link for *Hackensack Meridian* Health *Doctor & Hospital Finder*.

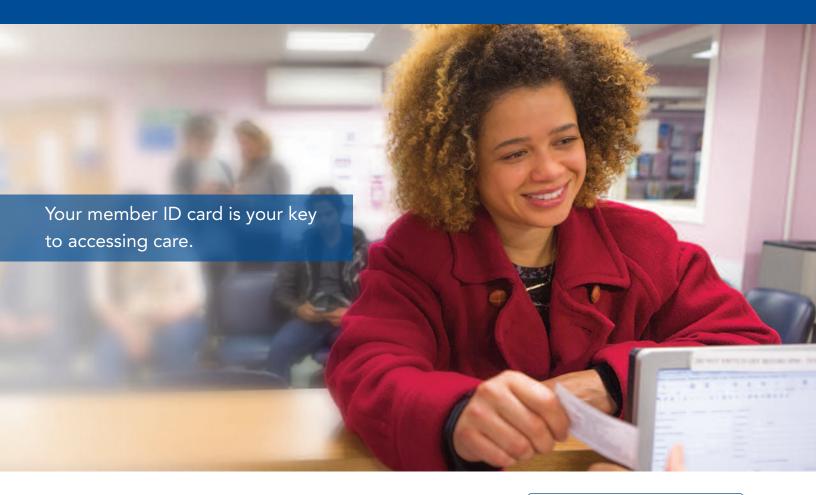
You can view other in-network doctors, hospitals and other health care professionals, including those in the national BlueCard® PPO program, using the links on the *Find a Provider* page.

If you need help finding care at the Inner Circle level of benefits (when using an HMHP) or at the in-network level of benefits (when using a doctor, hospital or other health care professional who participates in either the Horizon PPO or BlueCard networks), you can sign in at HorizonBlue.com/hmh to email or chat with us. You can also call your dedicated Member Services number at 1-844-383-2327. Representatives are available to help Hackensack Meridian Health team members Monday through Wednesday and Friday, from 8 a.m. to 6 p.m., Eastern Time (ET), and Thursday, from 9 a.m. to 6 p.m., ET.



BlueCard PPO helps you get in-network care when outside of the Horizon BCBSNJ service area.

Your Horizon BCBSNJ member ID



If you lose your Horizon BCBSNJ member ID card or need to visit a doctor before you receive one, you can access one online.

To view and print your member ID card:

- > Sign in to HorizonBlue.com/hmh.
- > Select ID Cards. You'll see this icon:





> Print, download or request a physical copy of your card by clicking the appropriate button.

Some Horizon BCBSNJ members may only be able to view and print a proof of coverage letter, which includes the same information as a member ID card.

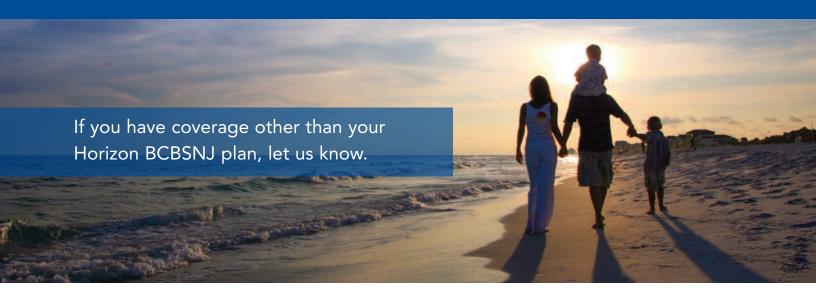
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Sample card for illustrative purposes only. Your member ID card may differ.

To request a new member ID card, select Request a New ID Card under the image of your member ID card. You will receive a new card within 10 business days.

Note: If the image of your member ID card does not appear, your enrollment has not yet been processed. In this instance, please do not request a new member ID card. Your member ID card will be mailed after your enrollment is processed.

Have additional insurance?



Horizon BCBSNJ's Coordination of Benefits tool can help you easily update your insurance information so your claims are processed accurately and promptly.

To update your additional insurance information:

- > Sign in or register at HorizonBlue.com/hmh.
- Click Profiles & Settings.
- > Then select Update Additional Insurance.
- You will be asked if you or someone covered under your Horizon BCBSNJ policy has coverage with another carrier.
- > From the dropdown menu of names, select the person for whom you are updating information.

- > If you select Yes, you will be asked:
 - The type of coverage.
 - The policy number, contract type, effective date and policyholder and carrier information.
- After you complete all the fields, select Submit.
- If you do not have additional coverage, select No and Submit.

You will receive a confirmation number documenting the update for your records.

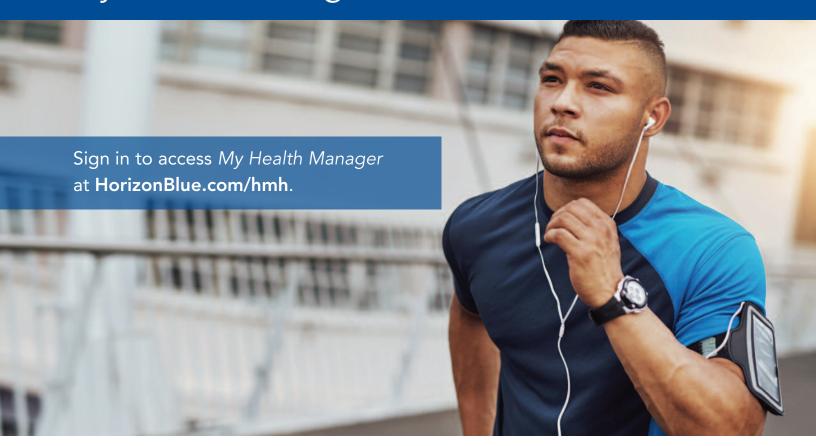
You can also update your COB information by calling our automated phone system at 1-888-350-2007.

What is primary versus secondary insurance?

The primary insurance provider is the first to review a claim for eligible services. Claims are processed based on the member's benefits and reimbursement is based on the allowance for the services provided.

The secondary insurance provider reviews a claim after the primary insurance has processed the claim. The secondary insurance plan may be used to cover any remaining eligible expenses not covered under your primary insurance.

My Health Manager



Horizon BCBSNJ offers you the innovative health and wellness tools of My Health Manager to help you get and stay healthy.

My Health Manager is a personalized, secure and confidential online tool that can empower you to manage your health. You can tailor the content you see when you sign in to match your individual health needs and interests.

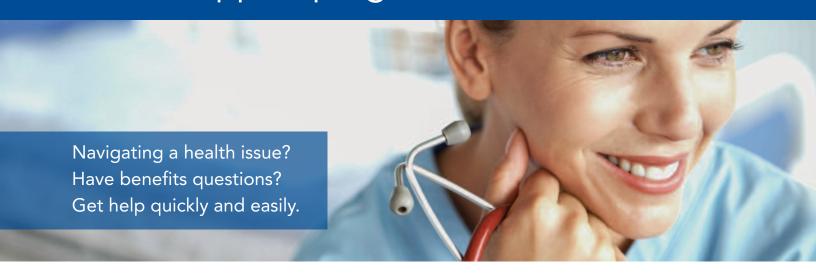
Here you can also store, manage and maintain your health information in a centralized location using an online personal health record.

On My Health Manager, you'll also find digital tracking programs that can support lifestyle changes you're interested in making. These programs include:

> Exercise program: Need encouragement to get moving? Our exercise program can help – and track your progress, too.

- Emotional health program: Monitor your moods and get recommendations from WebMD® wellness coaches to help you feel your best.
- Nutrition program: Track your eating habits and get support to reach your nutrition goals.
- > Stress management program: Less stress can mean a better quality of life and reduced health risks. Track your stress level with the goal of lowering it by the end of the program.
- Weight management program: Set a weight-loss goal and get support in reaching it in a way that promotes long-term success.
- Health topics: Explore and research various health topics, including conditions, procedures and trends.

Health support programs



We know you're busy – but we also know it's hard to be your best when you're not feeling well.

Managing your health care can be time consuming. Our Primary Nurse and Personal Health Assistant programs can save you time while also helping you get the care and answers you need. Both programs are confidential, voluntary and free – and just a phone call away.

Primary Nurse

If you have an acute or chronic health condition, your Primary Nurse can:

- Regularly monitor your medical situation and work with your doctors and caregivers to help manage your medical needs.
- > Schedule regular calls with you to discuss your health and possible ways to improve it.
- > Connect you with additional health care professionals to support your health needs.

Your Primary Nurse may reach out to you about participating in the program, but you can also self-enroll. Call **1-888-621-5894**, option **2**, weekdays, 8 a.m. to 5 p.m., Eastern Time (ET).

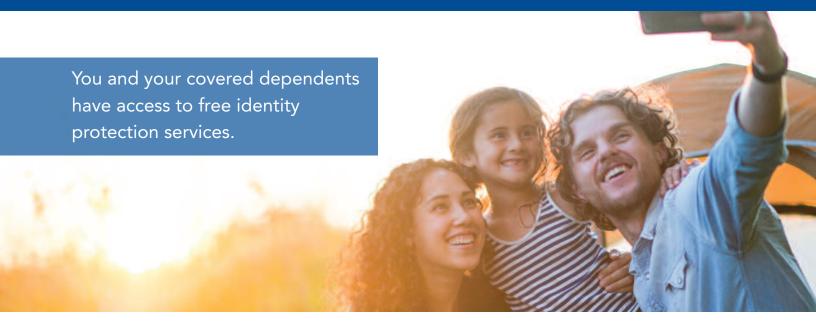
Personal Health Assistant

Wouldn't it be great if you could get personalized answers to your benefits questions with a simple phone call? Now you can. Your Personal Health Assistant can answer common questions such as:

- > How do I find the right doctor?
- > What preventive care am I eligible for?
- > What other Horizon BCBSNJ resources are available to help me with my medical condition?
- > What wellness programs are included in my health plan?

Your Personal Health Assistant is committed to helping you understand and use your benefits. To reach your PHA, call **1-800-461-3624** weekdays, 8 a.m. to 5 p.m., ET.

Identity protection



We work with AllClear ID, a leader in identity protection services, to give you automatic access to AllClear Identity Repair and the option to enroll in AllClear Credit Monitoring. Both are offered to covered Hackensack Meridian *Health* team members at no cost.

Free, automatic coverage

With AllClear Identity Repair, a comprehensive identity protection service, no matter where or how identity theft occurs, you're covered. Professionals trained in navigating the complicated process of identity repair can help team members who need it. There is no enrollment required for this free protection, and you will continue to have access to it for as long as you maintain eligible coverage.

Additional protection available

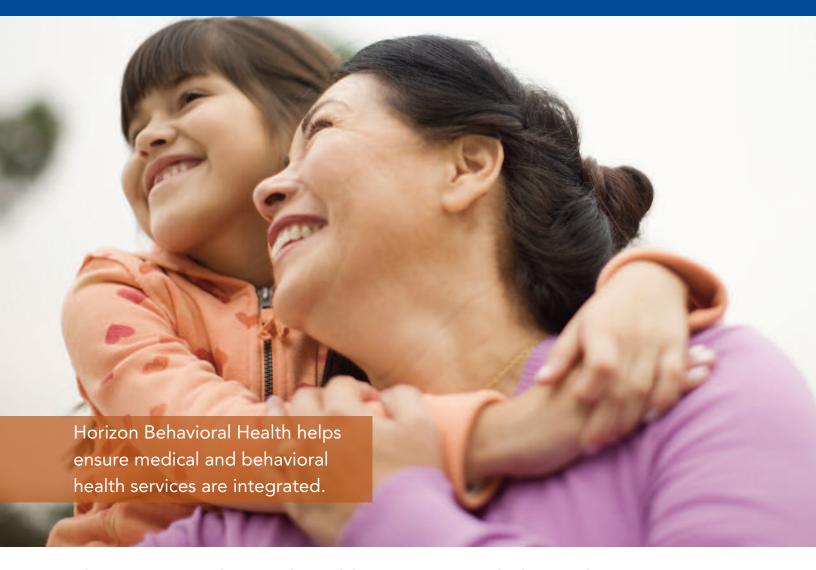
You can also choose to enroll in additional protection called AllClear Credit Monitoring, which is helpful if you think your Social Security Number is at risk or has been compromised. AllClear Credit Monitoring offers an extra layer of protection by monitoring new credit accounts opened in your name. When this happens, AllClear ID sends you an alert so you can take action. The service includes:

- Credit monitoring
- > A \$1M identity theft insurance policy
- > Child identity protection (for eligible members under 18 years old)

AllClear Credit Monitoring is available free to team members, but you must enroll directly with AllClear ID. Coverage remains active throughout the calendar year, and each year you will need to certify with AllClear ID that you are eligible to continue coverage through your Horizon BCBSNJ plan.

To access AllClear identity protection services, visit HorizonBlue.allclearid.com.

Horizon Behavioral HealthSM



The Horizon Behavioral Health program can help you better manage all aspects of your health.

Horizon BCBSNJ's behavioral health program is committed to providing team members with access to safe and effective care. Horizon Behavioral Health offers comprehensive behavioral health and wellness resources for team members and their families so that they can make educated decisions about their health.

Horizon Behavioral Health also provides educational information, and tools to locate providers, community resources, and child and elder care services.

Behavioral health services are available to team members and their covered dependents 24 hours a day, seven days a week. You also have access to intensive case management and care management programs.

For information about Horizon Behavioral Health, visit **HorizonBlue.com/hmh** or call **1-800-626-2212**.

Getting care outside the U.S.

With the Blue Cross Blue Shield GlobalSM Core program, your benefits go with you when you travel.



Your health plan offers you access to doctors and hospitals around the world through Global Core.

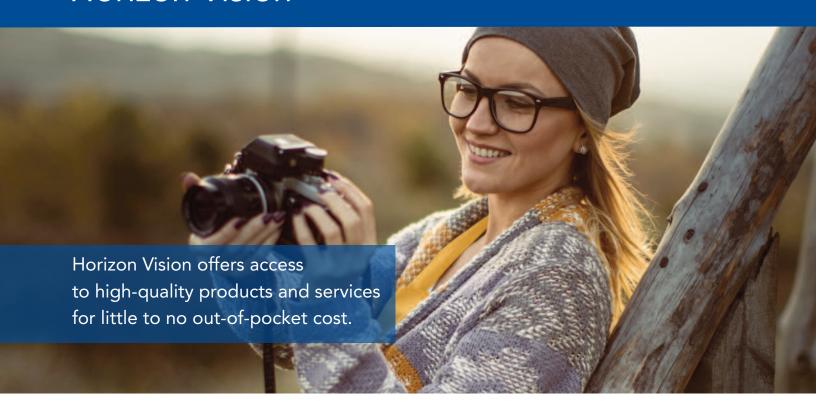
To use Global Core:

- > Before you travel, contact Horizon BCBSNJ at **1-844-383-2327** for coverage details, as coverage may vary outside the United States.
- > Always carry your current Horizon BCBSNJ member ID card.
- If you need care, call the Service Center at 1-800-810-2583 (BLUE) or collect at 1-804-673-1177. An assistance coordinator, working with a medical professional, will arrange for your care.
- You should also call Horizon BCBSNJ at 1-844-383-2327 for precertification or preauthorization.
- In most cases, you will not need to pay up front for inpatient care except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you would normally pay. The hospital should submit the claim to Horizon BCBSNJ on your behalf, but if you need one, claim forms are available on bcbsglobalcore.com.
- > For outpatient and doctor care or inpatient care not arranged through the Service Center, you may need to pay up front. Horizon BCBSNJ will provide you with the claim form to submit for reimbursement. Complete the form and submit it with your bill(s). You can mail your claim or submit it online at bcbsglobalcore.com or through the BCBS Global Core mobile app.

For help or to learn more about Global Core:

- Visit bcbsglobalcore.com.
- > Download and use the BCBS Global Core app. (Rates from your wireless provider may apply.)
- > Call Horizon BCBSNJ at 1-844-383-2327. Representatives can help Monday through Wednesday and Friday, from 8 a.m. to 6 p.m., Eastern Time (ET), and Thursday, from 9 a.m. to 6 p.m., ET.
- > Call the Service Center at 1-800-810-2583 or collect at 1-804-673-1177, 24 hours a day, seven days a week.

Horizon Vision



Choose from hundreds of frame and lens options at fixed member pricing, so you can get the look you want at a low price.

Plus, when you purchase frames from Horizon Vision through Visionworks[®], you'll receive a \$50 additional allowance above your plan benefit. Visionworks carries an array of designer and exclusive brands, so you can save money without sacrificing quality.

Horizon Vision plans offer:

- › An annual eye exam, including dilation
- Coverage for eyeglasses and contact lenses (including mail-order contact lenses)





Sample card for illustrative purposes only. Your member ID card may differ.

See plan details at davisvision.com/HorizonBase and davisvision.com/HorizonBuyUp.

LASIK discounts

With Horizon Vision, you can enjoy lower prices on LASIK procedures than those offered by other carriers, along with flexible financing options – up to 12 months interest free. Save 40 to 50 percent off the national average for traditional LASIK at one of the more than 1,000 locations across a nationwide network of laser vision correction providers.¹

¹ Laser vision correction services are administered by QualSight, LLC. Terms and conditions are subject to change.

Horizon Dental

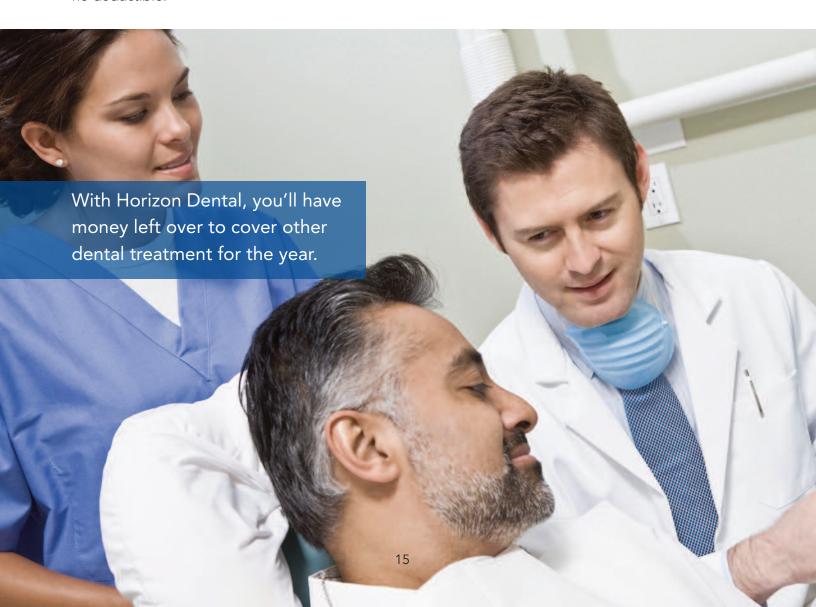
Horizon Dental plans, backed by 50-plus years of experience, offer comprehensive coverage with low out-of-pocket costs.

Horizon Dental has extensive local and national networks of skilled, credentialed dentists and specialists. Horizon Dental negotiates deep discounts with network dentists, so you receive the best value. The average charge for treatment is 20 percent to 40 percent less than other carriers, stretching your dollars.

Horizon Dental plans offer:

- > Cost savings when you visit a participating provider.
- > Comprehensive coverage to help maintain overall health.
- > Peace of mind knowing you're covered.

Most preventive services are covered at 100 percent, and depending on your plan, there may be no deductible.



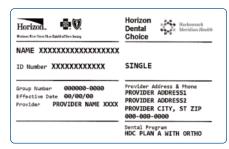
Horizon Dental



About the plans

The **Horizon Dental Option Plan** gives you the freedom to receive dental services from any dentist.

If 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 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.



Sample card for illustrative purposes only. Your member ID card may differ.

If you use an out-of-network dentist, you will still receive a benefit for eligible services. 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 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.

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/hmh**. 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, enter the name of your dental plan and search for a dentist convenient to you.

Notice of nondiscrimination

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, national origin, age, disability or sex. Horizon BCBSNJ does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Information written in other languages

If you need these services, contact Horizon BCBSNJ's Director of Regulatory Compliance at the phone number, fax or email listed below.

If you believe that Horizon BCBSNJ has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Horizon BCBSNJ – Director, Regulatory Compliance Three Penn Plaza East, PP-16C Newark, NJ 07105 Phone: 1-800-658-6781

Fax: 1-973-466-7759

Email: Compliance And Ethics Office @Horizon Blue.com

You can file a grievance in person, or by mail, fax or email. If you need help filing a grievance, Horizon BCBSNJ's Director of Regulatory Compliance is available to help you.

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.isf, 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)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Getting help in other languages



1-844-383-2327

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 કોઇ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કૃપા કરી સામાન્ય કારોબારી કલાકો દરમિયાન આ પૃષ્ઠની ટોચ પર સ્ચિબદ્ધ 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 होराइज़न ब्लू क़ॉस 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 diitiih bee shiká' a'doowoł nínízingo éí bee ná'ahoot'i' dóó doo bááh ílíní da. Ata' halne'é ła' bich'i hadeeszih nínízingo éí díí námboo hódahgo biká'ígíí éí nida'anish góne' oolkilíí bik'echo hodíílnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey (عربي): إذا كنت بحاجة إلى المساعدة بلغتك دون تحملك أية تكلفة. من أجل التحدث مع مترجم فوري، يرجي الاتصال برقم المهاتف 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۔



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