

2025
OVERVIEW

NJ State Health Benefits Program (SHBP)
State and State College/University Employees





YOUR BEST HEALTH COVERED BY BLUE

As New Jersey's #1 health insurer,¹ Horizon uses its unmatched strength and expertise to make the health care experience better. For more than 90 years, we have worked to improve health care quality and affordability, giving New Jersey residents peace of mind so they can achieve their best health. We guide members to ensure that everyone has access to the right health care, and we provide easy-to-use tools to make managing health benefits even more convenient.



We're ranked #1 in Member Satisfaction among Commercial Health Plans in New Jersey.

1. NAIC Market Share Report, published 2023

Learn more at HorizonBlue.com/shbp

Health and wellness for mind and body.

Education Resources

Get tips for healthier living with our wide range of online health education topics.

Pregnancy Resources

PRECIOUS ADDITIONS® offers personalized support and interactive resources during pregnancy and beyond – including My Pregnancy Assistant, an online tool powered by WebMD®.

Health Management Tools

Manage your health and track your progress securely and confidentially with the digital coaching and customized tools of *MyHealth Manager*, powered by WebMD.

HorizonbFitSM

Eligible SHBP members may receive a \$20 reward¹ for every month they visit a fitness facility, walk 10,000+ steps or complete certain workouts for at least 12 days a month.

Wellness Discounts

With Blue365®, get weekly email deals from top retailers, including gym memberships, nutrition programs, glasses, contacts and more.

Walgreens Discount²

SHBP members are eligible for 30% off Walgreens-branded health and wellness products every time they shop in store, online or through the Walgreens app. Eligible members can also get select preventive screenings sent to their home.

[HorizonBlue.com/walgreens](https://www.horizonblue.com/walgreens)

1. Rewards are taxable.

2. Exclusions and limitations apply. For more information, please visit the associated website links above.



Learn more at [HorizonBlue.com/shbp](https://www.horizonblue.com/shbp)

Achieve your best health and earn rewards.

The NJWELL program is a great way to make meaningful changes to your wellness habits with program enhancements for eligible members and their covered spouse/partner.

NJWELL can help you achieve holistic well-being, including:

- Physical fitness
- Emotional balance
- Preventive care
- Social connection
- Financial security

Learn more about NJWELL at HorizonBlue.com/shbp/njwell or visit the NJ Division of Pensions and Benefits website at nj.gov/treasury/pensions.



NJWELL
Working for a
Healthy New Jersey

You can earn \$250 or more in rewards* each wellness year (November 1 to October 31).

*Rewards are taxable.



Learn more at HorizonBlue.com/shbp

Our best coverage, for your best you.

OMNIASM Health Plan

In addition to having some of our best benefits, our OMNIA Health Plan option gives you the flexibility to choose from one of the largest networks in New Jersey and parts of Pennsylvania and Delaware.* You also have worldwide access to more than 2 million providers in our BlueCard[®] PPO program.

To save even more, choose OMNIA Tier 1 doctors and some of the state's leading hospitals for lower copayments, lower out-of-pocket costs and no deductibles – all with no referrals and no need to choose a Primary Care Physician (PCP).

*Based on Horizon provider network data as of 6/24 and subject to change.

PPO Plans

All of our PPO plans include:

- Care in network or out of network in New Jersey, nationwide and abroad
- No need to select a PCP
- No referrals necessary to see a specialist
- Lower out-of-pocket costs when using the Horizon Managed Care Network or the BlueCard PPO Network nationwide and Blue Cross Blue Shield Global[®] Core abroad

High Deductible PPO 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% if in network and do not have a deductible. You are responsible for eligible medical and prescription expenses, up to the deductible.

HMO Plans

With our HMO plans, you have access to health care professionals and facilities in the Horizon Managed Care Network in New Jersey and parts of New York, Pennsylvania and Delaware. You select a licensed PCP from the Horizon Managed Care Network and your PCP will refer you to specialty care when needed. In addition, the Away From Home Care Program[®] is available to eligible HMO members who are outside the State of New Jersey, like students living away from home, long-term travelers and families living apart.

Active employees:
Calculate your estimated premium contribution at HorizonBlue.com/shbp.



Learn more at HorizonBlue.com/shbp

2025 NJ SHBP State and State College/University Employees

Plans for CWA and Union Negotiated Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	OMNIA Tiered Network Plan	
	OMNIA HEALTH PLAN	
	Tier 1	Tier 2
IN-NETWORK (IN)		
Service Area Available	NJ only	Nationwide
Specialist Referral	No referral required	No referral required
Deductible ²		
Individual	\$0	\$1,500
Family	\$0	\$3,000
Coinsurance	0%	20% after deductible
Coinsurance Out-of-Pocket Maximum		
Individual	Not applicable	Not applicable
Family	Not applicable	Not applicable
Total Out-of-Pocket Maximum (Copay+Deductible+Coinsurance)		
Individual	\$2,500	\$4,500
Family	\$5,000	\$9,000
HEALTH CARE SERVICES		
Primary Care Office Visit	\$5	\$20
Annual Routine Physical (In-Network Only)	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0
First Responders Doctors Office (FRDOCS)	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply
Specialist Office Visit	\$20	\$35
Annual Routine Vision (In-Network Only)	\$20	\$35
Chiropractic ⁵	\$20	\$35
Physical/Occupational/Speech Therapy ⁶	\$20 office visit/\$20 outpatient facility	\$35 office visit/ 20% after deductible at an outpatient facility
DIAGNOSTIC LABORATORY⁷/RADIOLOGY/ADVANCED IMAGING		
Outpatient Laboratory/Radiology/Advanced Imaging	\$20	20% after deductible
Freestanding Laboratory/Radiology/Advanced Imaging	\$0	\$0
EMERGENCY/URGENT MEDICAL SERVICES		
Urgent Care Center	\$35	\$50
Emergency Room	\$100	\$100
Ambulance	\$0	\$0
OTHER SERVICES		
Inpatient Facility	\$150 per admission ⁹	20% after deductible
Outpatient Facility	\$150	20% after deductible
Outpatient Behavioral Health	\$20	\$35 office visit/ 20% after deductible at an outpatient facility
Durable Medical Equipment (DME)	\$0	\$0
OUT-OF-NETWORK (OON)¹⁰		
Deductible - Individual	No out-of-network benefits	
Deductible - Family		
Coinsurance after Deductible		
Out-of-Pocket Coinsurance Maximum - Individual		
Out-of-Pocket Coinsurance Maximum - Family		
Inpatient Hospital Deductible		

1. High Deductible Health Plan. NJ DIRECT HDLow plan includes \$300 Health Savings Account funding by employer.

2. Deductible applies to all services that require a coinsurance.

3. Includes eligible prescription cost share.

4. On select services (durable medical equipment, prosthetics, orthotics, oxygen, private duty nursing, ambulance).

5. Chiropractic: Horizon HMO: 20 visits per calendar year. OMNIA Health Plan: 25 visits per calendar year. All other plans: 30 visits per calendar year.

6. Physical, occupational and speech therapy: OMNIA Health Plan: 30 visit maximum each per calendar year. Horizon HMO: 60 visit combined maximum per calendar year. All other plans based on medical necessity.

7. Laboratory services must be rendered by an in-network participating provider, with some exceptions based on medical policy.

8. Lower copayment applies to children under 19 and physician referrals.

9. \$150 per admission does not apply to inpatient childbirth, hospice or inpatient behavioral health/substance use disorder.

2025 NJ SHBP State and State College/University Employees

Plans for CWA and Union Negotiated Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	PPO Plans		High Deductible PPO Plan
	CWA UNITY DIRECT NJ DIRECT (employees hired prior to 7/1/19)	CWA UNITY DIRECT2019 NJ DIRECT2019 (new hires on or after 7/1/19)	NJ DIRECT HDLow ¹
IN-NETWORK (IN)			
Service Area Available	Nationwide	Nationwide	Nationwide
Specialist Referral	No referral required	No referral required	No referral required
Deductible ²			
Individual	\$0	\$100	\$1,650 ³
Family	\$0	Not applicable	\$3,300 ³
Coinsurance	10% ⁴	10% after deductible ⁴	20% after deductible ³
Coinsurance Out-of-Pocket Maximum			
Individual	\$800	\$800	\$1,000
Family	\$2,000	\$2,000	\$2,000
Total Out-of-Pocket Maximum (Copoly+Deductible+Coinsurance)			
Individual	\$7,360	\$7,360	\$2,650 ³
Family	\$14,720	\$14,720	\$5,300 ³
HEALTH CARE SERVICES			
Primary Care Office Visit	\$15	\$15	20% after deductible
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0	Not available
First Responders Doctors Office (FRDOCS)	\$0	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply	Cost share may apply
Specialist Office Visit	\$30	\$30	20% after deductible
Annual Routine Vision (In-Network Only)	\$30	\$30	20% after deductible
Chiropractic ⁵	\$30	\$30	20% after deductible
Physical/Occupational/Speech Therapy ⁶	\$30	\$30	20% after deductible
DIAGNOSTIC LABORATORY⁷/RADIOLOGY/ADVANCED IMAGING			
Outpatient Laboratory/Radiology/Advanced Imaging	\$0	\$0	20% after deductible
Freestanding Laboratory/Radiology/Advanced Imaging	\$0	\$0	20% after deductible
EMERGENCY/URGENT MEDICAL SERVICES			
Urgent Care Center	\$45	\$45	20% after deductible
Emergency Room	\$150 ⁸	\$150 ⁸	20% after deductible
Ambulance	10%	10% after deductible	20% after deductible
OTHER SERVICES			
Inpatient Facility	\$0	\$0	20% after deductible
Outpatient Facility	\$0	\$0	20% after deductible
Outpatient Behavioral Health	\$30	\$30	20% after deductible
Durable Medical Equipment (DME)	10%	10% after deductible	20% after deductible
OUT-OF-NETWORK (OON)¹⁰			
Deductible - Individual	\$400	\$400	See in-network deductible ¹¹
Deductible - Family	\$1,000	\$1,000	See in-network deductible ¹¹
Coinsurance after Deductible	30%	30%	40%
Out-of-Pocket Coinsurance Maximum - Individual	\$2,000	\$2,000	\$3,650
Out-of-Pocket Coinsurance Maximum - Family	\$5,000	\$5,000	\$7,300
Inpatient Hospital Deductible	\$500/stay	\$500/stay	Not applicable

10. Out-of-network cost basis: CWA Unity DIRECT, CWA Unity DIRECT2019, NJ DIRECT and NJ DIRECT2019: 175% of CMS (Centers for Medicare & Medicaid Services) fee schedule. NJ DIRECT HD plans: 90th percentile of FAIR Health national benchmark. All plans with an out-of-network benefit also have specified dollar limits for out-of-network chiropractic (\$35), physical therapy (\$52) and acupuncture (\$60).

11. Out-of-network deductible is combined with in-network deductible.

This is not a complete list of all covered services. Exclusions and limitations apply to some services. Visit nj.gov/treasury/pensions/member-guidebooks.shtml for more information.

You can reference HorizonBlue.com/shbp to determine your premium contribution.

Horizon Dental Choice plan available. Please visit HorizonBlue.com/shbp.

Retirees: Please visit nj.gov/treasury/pensions for information regarding available retiree plans.

This document is for informational purposes only and does not constitute a binding agreement. The information provided by this document is not intended to replace or modify the terms, conditions, limitations and exclusions contained within health plans issued or administered by Horizon. In the event of a conflict between the information contained in this document and your plan documents, your plan documents shall control.

2025 NJ SHBP State and State College/University Employees

Plans for CWA and Union Negotiated Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	High Deductible PPO Plan	HMO Plan
	NJ DIRECT HDHigh	HORIZON HMO
IN-NETWORK (IN)		
Service Area Available	Nationwide	NJ and contiguous counties
Specialist Referral	No referral required	Referral required
Deductible ²		
Individual	\$4,150 ³	See DME
Family	\$8,300 ³	See DME
Coinsurance	20% after deductible ³	0%
Coinsurance Out-of-Pocket Maximum		
Individual	\$1,000	Not applicable
Family	\$2,000	Not applicable
Total Out-of-Pocket Maximum (Copay+Deductible+Coinsurance)		
Individual	\$5,150 ³	\$7,360
Family	\$10,300 ³	\$14,720
HEALTH CARE SERVICES		
Primary Care Office Visit	20% after deductible	\$15
Annual Routine Physical (In-Network Only)	\$0	\$0
Direct Primary Care (DPC) Doctors Office	Not available	Not available
First Responders Doctors Office (FRDOCS)	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply
Specialist Office Visit	20% after deductible	\$30
Annual Routine Vision (In-Network Only)	20% after deductible	\$30
Chiropractic ⁵	20% after deductible	\$30
Physical/Occupational/Speech Therapy ⁶	20% after deductible	\$30
DIAGNOSTIC LABORATORY⁷/RADIOLOGY/ADVANCED IMAGING		
Outpatient Laboratory/Radiology/Advanced Imaging	20% after deductible	\$0
Freestanding Laboratory/Radiology/Advanced Imaging	20% after deductible	\$0
EMERGENCY/URGENT MEDICAL SERVICES		
Urgent Care Center	20% after deductible	\$45
Emergency Room	20% after deductible	\$100 ⁸
Ambulance	20% after deductible	\$0
OTHER SERVICES		
Inpatient Facility	20% after deductible	\$0
Outpatient Facility	20% after deductible	\$0
Outpatient Behavioral Health	20% after deductible	\$30
Durable Medical Equipment (DME)	20% after deductible	\$100 deductible, then covered in full
OUT-OF-NETWORK (OON)¹⁰		
Deductible - Individual	See in-network deductible ¹¹	No out-of-network benefits
Deductible - Family	See in-network deductible ¹¹	
Coinsurance after Deductible	40%	
Out-of-Pocket Coinsurance Maximum - Individual	\$6,150	
Out-of-Pocket Coinsurance Maximum - Family	\$12,300	
Inpatient Hospital Deductible	Not applicable	

2025 NJ SHBP State and State College/University Employees

Plans for All Other State Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	OMNIA Tiered Network Plan		PPO Plans	
	OMNIA HEALTH PLAN		NJ DIRECT (employees hired prior to 7/1/19)	NJ DIRECT2019 (new hires on or after 7/1/19)
	Tier 1	Tier 2		
IN-NETWORK (IN)				
Service Area Available	NJ only	Nationwide	Nationwide	Nationwide
Specialist Referral	No referral required	No referral required	No referral required	No referral required
Deductible ²				
Individual	\$0	\$1,500	\$0	\$100
Family	\$0	\$3,000	\$0	Not applicable
Coinsurance	0%	20% after deductible	10% ³	10% after deductible ⁴
Coinsurance Out-of-Pocket Maximum				
Individual	Not applicable	Not applicable	\$800	\$800
Family	Not applicable	Not applicable	\$2,000	\$2,000
Total Out-of-Pocket Maximum (Copay+Deductible+Coinsurance)				
Individual	\$2,500	\$4,500	\$7,360	\$7,360
Family	\$5,000	\$9,000	\$14,720	\$14,720
HEALTH CARE SERVICES				
Primary Care Office Visit	\$5	\$20	\$15	\$15
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0	\$0	\$0
First Responders Doctors Office (FRDOCS)	\$0	\$0	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply	Cost share may apply	Cost share may apply
Specialist Office Visit	\$20	\$35	\$30	\$30
Annual Routine Vision (In-Network Only)	\$20	\$35	\$30	\$30
Chiropractic ⁶	\$20	\$35	\$30	\$30
Physical/Occupational/Speech Therapy ⁷	\$20 office visit/ \$20 outpatient facility	\$35 office visit/ 20% after deductible at an outpatient facility	\$30	\$30
DIAGNOSTIC LABORATORY⁸/RADIOLOGY/ADVANCED IMAGING				
Outpatient Laboratory/Radiology/Advanced Imaging	\$20	20% after deductible	\$0	\$0
Freestanding Laboratory/Radiology/Advanced Imaging	\$0	\$0	\$0	\$0
EMERGENCY/URGENT MEDICAL SERVICES				
Urgent Care Center	\$35	\$50	\$45	\$45
Emergency Room	\$100	\$100	\$150 ⁹	\$150 ⁹
Ambulance	\$0	\$0	10%	10% after deductible
OTHER SERVICES				
Inpatient Facility	\$150 per admission ¹⁰	20% after deductible	\$0	\$0
Outpatient Facility	\$150	20% after deductible	\$0	\$0
Outpatient Behavioral Health	\$20	\$35 office visit/ 20% after deductible at an outpatient facility	\$30	\$30
Durable Medical Equipment (DME)	\$0	\$0	10%	10% after deductible
OUT-OF-NETWORK (OON)¹¹				
Deductible - Individual	No out-of-network benefits		\$400	\$400
Deductible - Family			\$1,000	\$1,000
Coinsurance after Deductible			30%	30%
Out-of-Pocket Coinsurance Maximum - Individual			\$2,000	\$2,000
Out-of-Pocket Coinsurance Maximum - Family			\$5,000	\$5,000
Inpatient Hospital Deductible			\$500/stay	\$500/stay

1. High Deductible Health Plan. NJ DIRECT HDLow plan includes \$300 Health Savings Account funding by employer.

2. Deductible applies to all services that require a coinsurance.

3. Includes eligible prescription cost share.

4. On select services (durable medical equipment, prosthetics, orthotics, oxygen, private duty nursing, ambulance).

5. Under age 26.

6. Chiropractic: Horizon HMO: 20 visits per calendar year. OMNIA Health Plan: 25 visits per calendar year. All other plans: 30 visits per calendar year.

7. Physical, occupational and speech therapy: OMNIA Health Plan: 30 visit maximum each per calendar year. Horizon HMO: 60 visit combined maximum per calendar year. All other plans based on medical necessity.

8. Laboratory services must be rendered by an in-network participating provider, with some exceptions based on medical policy.

9. Lower copayment applies to children under 19 and physician referrals.

2025 NJ SHBP State and State College/University Employees

Plans for All Other State Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	PPO Plans		
	NJ DIRECT15	NJ DIRECT1525	NJ DIRECT2030
IN-NETWORK (IN)			
Service Area Available	Nationwide	Nationwide	Nationwide
Specialist Referral	No referral required	No referral required	No referral required
Deductible ²			
Individual	\$0	\$0	\$0
Family	\$0	\$0	\$0
Coinsurance	10% ⁴	10% ⁴	10% ⁴
Coinsurance Out-of-Pocket Maximum			
Individual	\$400	\$400	\$800
Family	\$1,000	\$1,000	\$2,000
Total Out-of-Pocket Maximum (Copay+Deductible+Coinsurance)			
Individual	\$7,360	\$7,360	\$7,360
Family	\$14,720	\$14,720	\$14,720
HEALTH CARE SERVICES			
Primary Care Office Visit	\$15	\$15	\$20
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0	\$0
First Responders Doctors Office (FRDOCS)	\$0	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply	Cost share may apply
Specialist Office Visit	\$15	\$25	\$30/adult, \$20/child ⁵
Annual Routine Vision (In-Network Only)	\$15	\$25	\$30/adult, \$20/child ⁵
Chiropractic ⁵	\$15	\$25	\$30/adult, \$20/child ⁵
Physical/Occupational/Speech Therapy ⁷	\$15	\$25	\$30/adult, \$20/child ⁵
DIAGNOSTIC LABORATORY⁸/RADIOLOGY/ADVANCED IMAGING			
Outpatient Laboratory/Radiology/Advanced Imaging	\$0	\$0	\$0
Freestanding Laboratory/Radiology/Advanced Imaging	\$0	\$0	\$0
EMERGENCY/URGENT MEDICAL SERVICES			
Urgent Care Center	\$15	\$25	\$30/adult, \$20/child ⁵
Emergency Room	\$100 ⁹	\$100 ⁹	\$125
Ambulance	10%	10%	10%
OTHER SERVICES			
Inpatient Facility	\$0	\$0	\$0
Outpatient Facility	\$0	\$0	\$0
Outpatient Behavioral Health	\$15	\$25	\$30/adult, \$20/child ⁵
Durable Medical Equipment (DME)	10%	10%	10%
OUT-OF-NETWORK (OON)¹¹			
Deductible - Individual	\$100	\$100	\$200
Deductible - Family	\$250	\$250	\$500
Coinsurance after Deductible	30%	30%	30%
Out-of-Pocket Coinsurance Maximum - Individual	\$2,000	\$2,000	\$5,000
Out-of-Pocket Coinsurance Maximum - Family	\$5,000	\$5,000	\$12,500
Inpatient Hospital Deductible	\$200/stay	\$200/stay	\$500/stay

10. \$150 per admission does not apply to inpatient childbirth, hospice or inpatient behavioral health/substance use disorder.

11. Out-of-network cost basis: NJ DIRECT and NJ DIRECT2019: 175% of CMS (Centers for Medicare & Medicaid Services) fee schedule. 90th percentile of FAIR Health national benchmark for all other health plans with an out-of-network benefit. All plans with an out-of-network benefit also have specified dollar limits for out-of-network chiropractic (\$35), physical therapy (\$52) and acupuncture (\$60).

12. Out-of-network deductible is combined with in-network deductible.

This is not a complete list of all covered services. Exclusions and limitations apply to some services. Visit nj.gov/treasury/pensions/member-guidebooks.shtml for more information.

Horizon Dental Choice plan available. Please visit HorizonBlue.com/shbp.

Retirees: Please visit nj.gov/treasury/pensions for information regarding available retiree plans.

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2025 NJ SHBP State and State College/University Employees

Plans for All Other State Members

Plans effective 1/1/2025 (effective 12/28/2024 for biweekly employees)

HorizonBlue.com/shbp 1-800-414-SHBP (7427)

	PPO Plan	High Deductible PPO Plans		HMO Plan
	NJ DIRECT2035	NJ DIRECT HDLow ¹	NJ DIRECT HDHigh	HORIZON HMO
IN-NETWORK (IN)				
Service Area Available	Nationwide	Nationwide	Nationwide	NJ and contiguous counties
Specialist Referral	No referral required	No referral required	No referral required	Referral required
Deductible ²				
Individual	\$200	\$1,650 ³	\$4,150 ³	See DME
Family	\$500	\$3,300 ³	\$8,300 ³	See DME
Coinsurance	20% after deductible	20% after deductible ³	20% after deductible ³	0%
Coinsurance Out-of-Pocket Maximum				
Individual	\$2,000	\$1,000	\$1,000	Not applicable
Family	\$5,000	\$2,000	\$2,000	Not applicable
Total Out-of-Pocket Maximum (Copay+Deductible+Coinsurance)				
Individual	\$7,360	\$2,650 ³	\$5,150 ³	\$7,360
Family	\$14,720	\$5,300 ³	\$10,300 ³	\$14,720
HEALTH CARE SERVICES				
Primary Care Office Visit	\$20	20% after deductible	20% after deductible	\$15
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	Not available	Not available	Not available
First Responders Doctors Office (FRDOCS)	\$0	\$0	\$0	\$0
Horizon CareOnline® (Telemedicine)	Cost share may apply	Cost share may apply	Cost share may apply	Cost share may apply
Specialist Office Visit	\$35	20% after deductible	20% after deductible	\$30
Annual Routine Vision (In-Network Only)	\$35	20% after deductible	20% after deductible	\$30
Chiropractic ⁵	\$35	20% after deductible	20% after deductible	\$30
Physical/Occupational/Speech Therapy ⁷	\$35 office visit/ 20% after deductible at an outpatient facility	20% after deductible	20% after deductible	\$30
DIAGNOSTIC LABORATORY⁸/RADIOLOGY/ADVANCED IMAGING				
Outpatient Laboratory/Radiology/Advanced Imaging	20% after deductible	20% after deductible	20% after deductible	\$0
Freestanding Laboratory/Radiology/Advanced Imaging	20% after deductible	20% after deductible	20% after deductible	\$0
EMERGENCY/URGENT MEDICAL SERVICES				
Urgent Care Center	\$35	20% after deductible	20% after deductible	\$45
Emergency Room	\$300	20% after deductible	20% after deductible	\$100 ⁹
Ambulance	20% after deductible	20% after deductible	20% after deductible	\$0
OTHER SERVICES				
Inpatient Facility	20% after deductible	20% after deductible	20% after deductible	\$0
Outpatient Facility	20% after deductible	20% after deductible	20% after deductible	\$0
Outpatient Behavioral Health	\$35 office visit/ 20% after deductible at an outpatient facility	20% after deductible	20% after deductible	\$30
Durable Medical Equipment (DME)	20% after deductible	20% after deductible	20% after deductible	\$100 deductible, then covered in full
OUT-OF-NETWORK (OON)¹¹				
Deductible - Individual	\$800	See in-network deductible ¹²	See in-network deductible ¹²	No out-of-network benefits
Deductible - Family	\$2,000	See in-network deductible ¹²	See in-network deductible ¹²	
Coinsurance after Deductible	40%	40%	40%	
Out-of-Pocket Coinsurance Maximum - Individual	\$6,500	\$3,650	\$6,150	
Out-of-Pocket Coinsurance Maximum - Family	\$13,000	\$7,300	\$12,300	
Inpatient Hospital Deductible	\$600/stay	Not applicable	Not applicable	

With Horizon health plans, we've got you covered.

Well Care and Preventive Care

Services such as an annual physical and gynecological exam, well baby/child medical care, immunizations and an annual vision exam are covered when using a participating doctor.

Behavioral Health and Substance Use Disorder

We empower our members to achieve their best physical and mental health. Our care team will work with you, your family, caregivers and doctors to make sure you are getting the treatment and support you need in the most appropriate setting. Telehealth and virtual programs are available.

Horizon MindCareSM

This secure online behavioral health platform offers personalized behavioral health and resilience information, well-being assessments, tools and resources. Plus, it can match you to reliable in-network providers, facilities and virtual health solutions.

In-Network Laboratories

Our members have access to in-network lab services. You can use Quest DiagnosticsTM (Quest) or LabCorp for blood tests and other lab services. Our networks also include a number of other participating labs that provide specialized lab services.

Prescription Drug Coverage

Prescription drug coverage is available to all SHBP and SEHBP members. To learn more, refer to the Prescription Drug Plan information on the NJ Division of Pensions and Benefits website at nj.gov/treasury/pensions.

24/7 Nurse Line*

For everyday health questions, or even a situation that might be more serious, access trusted information by calling the 24/7 Nurse Line at 1-888-800-3609.

*Nurse programs are for informational purposes only. Nurse Line health care professionals cannot provide a diagnosis or recommend specific treatment, and they are not a substitute for a doctor's care. Services are not insurance programs and may be discontinued at any time. In an emergency, go to the nearest hospital or doctor or call 911.



Learn more at HorizonBlue.com/shbp



Making good health care more convenient.

Direct Primary Care (DPC)

Eligible members get unlimited access to personalized care with no copays. Simply choose a DPC doctor from Marathon Health for you and your covered dependents.

If you are eligible for NJWELL, your DPC provider will credit a well visit and follow-up office visit as a completed health screening.

First Responders Program

If you are an eligible first responder, you and your covered family members can receive care at a First Responders Doctors Office (FRDOCS) with no cost share.

Retail Health Clinics

These clinics treat common health issues such as colds or seasonal allergies.

- On-site board-certified nurse practitioners can diagnose and treat conditions and prescribe medications.
- Sites include MinuteClinics® at select CVS/pharmacy® locations.

Telemedicine

Telemedicine is for eligible members through the Horizon Blue app or by signing in to [HorizonBlue.com/shbp](https://www.horizonblue.com/shbp). And depending on your doctor's preferences, you can also use telemedicine via video or phone.

Immunizations

Getting vaccinated is more convenient with more participating pharmacies – view our list at [HorizonBlue.com/shbpflu](https://www.horizonblue.com/shbpflu).

- Vaccines these pharmacies administer include flu, COVID-19, shingles, hepatitis A and B, pneumococcal and human papillomavirus (HPV).
- Medical claims are automatically submitted for you.

Urgent Care Centers

Urgent care centers provide immediate medical care as an alternative to visiting the Emergency Room (ER). They treat wounds, sprains and other conditions that need immediate attention, but are not life-threatening.

- HMO members require a referral to go to a Horizon urgent care center.
- All members are responsible for applicable copayments/coinsurance.
- Routine office visits are not covered at urgent care centers.

Learn more at [HorizonBlue.com/shbp](https://www.horizonblue.com/shbp)

Connect to care, benefits and support anytime.

With the Horizon Blue app, you can:

- View and print member ID Cards
- Submit a medical claim
- Get quick claim status updates
- Video chat with doctors
- Locate in-network doctors

Need help registering for our Horizon Blue app or our secure member website? Call the eService Help Desk at **1-888-777-5075** weekdays from 7 a.m. to 6 p.m., ET.



Download the free Horizon Blue app by scanning the QR Code or visiting the App Store® or Google Play™.*



*There is no charge to download the Horizon Blue app, but rates from your wireless provider may apply.



Visit us online at HorizonBlue.com/shbp. Chat with us online.

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

For J.D. Power 2024 award information, visit jdpower.com/awards.

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Spanish (Español): Para ayuda en español, llame al 1-866-660-6528 (TTY 711). Chinese (中文): 如需中文協助, 請致電 1-866-660-6528 (TTY 711).

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