

# Your Plan Decision Guide

for Individual & Family  
Health Insurance Coverage



Horizon Blue Cross Blue Shield of New Jersey

# Health care reform is here. And some things are changing.

Starting in 2014, nearly everyone will be required to have health insurance coverage (or pay a tax penalty).

## What does this mean for you?

### **NEW HEALTH INSURANCE OPTIONS**

A range of plan choices grouped by “metal”—Gold, Silver and Bronze—help you compare costs.

### **NEW ESSENTIAL BENEFITS**

Coverage for preventive care, prescription drugs, enhanced services for kids, emergency services and more—10 categories of benefits in all—are included in every plan.

### **NEW FINANCIAL ASSISTANCE**

Depending on your age, income and family size, government assistance may help you save on monthly premiums and medical services.

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**But some things won't change.** You can still rely on Horizon BCBSNJ—New Jersey's most trusted name in health insurance—to help you make the most of your coverage.

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## Are you eligible?

To buy an individual health plan from Horizon BCBSNJ, you must:

- » Be a New Jersey resident
- » Not be covered under another group or employer health plan
- » Not be eligible for Medicare\*

**Note:** If you have existing Individual coverage, you will need to end that coverage when your new plan begins.

*\*If you're eligible for Medicare, Horizon BCBSNJ has other options for you. Visit **Medicare.HorizonBlue.com** or call **1-877-234-1240**.*

### **Did you know?**

Horizon BCBSNJ has been New Jersey's leading health insurer for more than 80 years.



**QUESTIONS?** | 1-888-233-1811 or contact your broker



**BUY.HORIZONBLUE.COM** | 24 hours a day, seven days a week



## In this guide...

You'll find the information you need to make smart choices about health coverage.

### **GET STARTED**

Find out why you should have health insurance, and see if you may qualify for financial assistance to help pay for it.

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### **COMPARE PLAN TYPES**

Learn about plan types and how they differ.

*Page 4*

### **COMPARE BENEFITS**

See coverage details for each of our plan options.

*Page 6*

### **LEARN ABOUT DENTAL COVERAGE & PERKS**

Review your dental coverage options and learn about the Blue365 discounts program.

*Page 12*

### **GET READY TO ENROLL**

Start with our checklist to help you gather the information you'll need. Then, enroll online, by phone or by filling out an enrollment form.

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# Why do I need health insurance?

Even if you're generally healthy, you could get sick or injured. And if you don't have health coverage, medical care can be expensive.

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That's why, starting in 2014, the Affordable Care Act says that we all need to have health insurance. You may think you don't need health insurance, but by sharing the cost of medical care across all of us—even those of us who are healthy right now—health insurance makes care affordable when you *do* need it.

Health insurance helps pay for doctors, medical tests, hospitalization and prescription drugs. To help you stay well, it also pays for routine preventive care. Of course, how much your coverage pays—and how much you'll pay—depends on the plan you choose. Read on to learn all about our individual health plans, how to compare costs and benefits, and how to pick the one that's right for you.

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## **Am I required to buy health insurance?**

**Yes.** Starting in 2014, if you don't have health coverage, you could be subject to a penalty on your next year's tax return. Wouldn't it be better to put your money toward health coverage (and possibly getting help to pay for it) rather than toward paying a penalty?



# Can I get help with paying for health insurance?

Under the Affordable Care Act, you may qualify for financial help from the government:

**PREMIUM ASSISTANCE** reduces your monthly cost for coverage, which means you pay less out of pocket.

You may also qualify for:

**COST SHARING SUBSIDIES**, which lower the amount you have to pay in deductibles, copayments and coinsurance.

## How much assistance could you get?

That depends on your household income and the number of people in your household, along with other factors. The chart to the right will give you a good idea. For a more complete financial assistance estimate, visit [HorizonBlue.com/Estimator](https://HorizonBlue.com/Estimator).

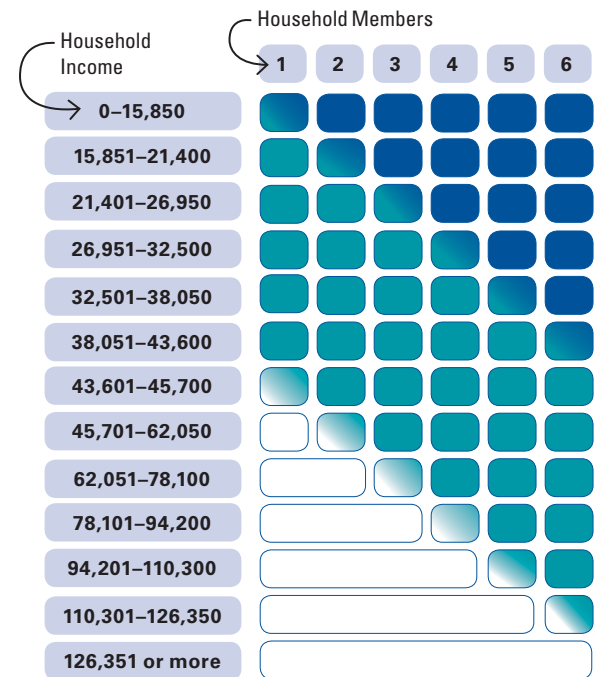
- 1 Find the number of people in your household, including yourself.
- 2 Choose the number on the right that comes closest to your household income.
- 3 Find the spot where the Household Members column and the Household Income row meet. If you land on a colored box, you may be able to get help with paying for health insurance.
- 4 Think you may qualify for help? Several factors besides household income and size can affect your eligibility. Visit [HorizonBlue.com/Estimator](https://HorizonBlue.com/Estimator), answer a few questions and find out just how much you could save.
- 5 Write your estimated premium assistance amount (if any) from [HorizonBlue.com/Estimator](https://HorizonBlue.com/Estimator) here.

MY ESTIMATED ASSISTANCE:

## What's next?

If you entered a premium assistance amount in Step Five, keep it in mind as you review our plans and benefits.

Whether or not you qualify for financial help, keep reading to learn about our health plans and how to choose the one that's best for you.



- Eligible for Financial Assistance
- Eligible for Medicaid
- Not Eligible for Financial Assistance

*This is only an estimate. This estimate does not constitute a promise or offer of financial assistance from Horizon BCBSNJ to purchase health insurance. The actual amount you may be eligible for when you apply for an insurance policy on the health insurance marketplace may vary based upon age, household income, household size, ZIP code and effective date.*

# Compare Plan Types

## Gold, Silver or Bronze?

Under the Affordable Care Act, individual health plans are organized by “metal.” The idea is to make it easy for you to compare similar plans from different insurers.

Each metal—Gold, Silver or Bronze—corresponds to how much you pay versus how much we pay.

Horizon BCBSNJ offers plans at the Gold, Silver and Bronze levels, along with a low-cost high-deductible Essentials plan for individuals under age 30.

### GOLD:

- » Higher monthly premiums
- » 80% coverage (you pay 20%)
- » Good choice if you expect to use a fair amount of medical services

### SILVER:

- » Mid-level monthly premium
- » 70% coverage (you pay 30%)
- » Cost-sharing subsidies may be available
- » Good choice if you want a balance between monthly premiums and out-of-pocket expenses

### BRONZE:

- » Low monthly premium
- » 60% coverage (you pay 40%)
- » Good choice if you don’t expect to use a lot of medical services

### ESSENTIALS:

- » Low monthly premiums
- » Highest deductible
- » 100% coverage after deductible
- » Good choice if you are under age 30, healthy and don’t expect to use a lot of medical services

## Advance or Advantage?

For individuals and families, Horizon BCBSNJ offers two plan types. Each plan provides medical and pharmacy benefits, including wellness and emergency care.

		HORIZON ADVANCE EPO	HORIZON ADVANTAGE EPO
<b>PCP</b>	Each member must choose a Primary Care Physician (PCP) to coordinate care.	✓	
	Primary Care Physicians are not required, but out-of-pocket costs are lower when a PCP coordinates care.		✓
<b>SPECIALISTS</b>	A PCP referral is needed in order to see a specialist.	✓	
	No referral is needed to see a specialist.		✓
<b>HOSPITALS</b>	Hospitals with the <b>P</b> icon in our provider directory will cost less. Other hospitals in the Horizon Managed Care Network are available to you, but will cost more.	✓	
	Access to hospitals participating in the Horizon Managed Care Network.		✓
		<b>GOLD</b>	
		<b>SILVER</b>	<b>SILVER</b>
			<b>BRONZE</b>
			<b>ESSENTIALS</b>



## TERMS TO KNOW:

**PREMIUM:** What you pay each month for health insurance coverage.

**COPAYMENT:** The amount you must pay for each medical visit to a participating doctor or other health care provider, usually at the time of service.

**COINSURANCE:** The percentage of a covered charge that you are responsible for. For example, if you have 20% coinsurance, your plan pays 80% of covered charges and you pay 20%.

**DEDUCTIBLE:** The amount of covered charges you must pay each year before benefits are paid by your plan.

**OUT-OF-POCKET MAXIMUM:** The most you must pay for covered health care services during a plan year. Once you have reached your out-of-pocket maximum, your plan pays 100% of covered costs for the rest of the year.

## WHAT'S AN EPO?

EPO stands for Exclusive Provider Organization. Horizon EPO plans offer affordable care when you use participating doctors, specialists and hospitals. Depending on the plan you choose, you may need to select a PCP who will coordinate your care and make referrals to specialists when needed. Except for emergency care, out-of-network care is not covered.

..... NEED HELP DECIDING? .....

# What kind of health insurance customer are you?

GOLD & SILVER

VS.

SILVER & BRONZE

### How much medical care do you typically use?

**A lot**—You see doctors often, and not only for preventive care. You may have a chronic condition and/or take maintenance medications.

**Consider:** Gold and Silver plans with higher premiums, but lower deductibles and out-of-pocket costs.

**Not much**—You get an annual checkup and preventive care, but rarely see doctors otherwise.

**Consider:** Silver and Bronze plans with lower premiums, but higher deductibles and out-of-pocket costs; Essentials plan (under age 30 only).

ADVANCE

VS.

ADVANTAGE

### Would you pay more for greater flexibility?

**No**—You will need a PCP referral to see a specialist. Hospitals with the **P** icon in our provider directory cost less.

**Consider:** Advance EPO plans. You must select a Primary Care Physician (PCP).

**Yes**—You won't need a PCP referral to see a specialist.

**Consider:** Advantage EPO plans. You can choose a PCP, but it's not required.

GOLD, SILVER, BRONZE

VS.

ESSENTIALS

### Are you under age 30 and generally healthy?

**No**

**Consider:** Gold, Silver or Bronze plans.

**Yes**

**Consider:** Advantage EPO Essentials plan with a low premium, but high deductible.

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**Are you eligible for a cost-sharing subsidy? You must choose a Silver plan in order to take advantage of it.**

# Compare Benefits

Starting in 2014, all our health insurance plans include these 10 categories of essential health benefits:

- » Outpatient services such as diagnostic tests and minor surgeries
- » Emergency services
- » Hospitalization
- » Maternity and newborn care
- » Mental health and substance-abuse-disorder services, including behavioral health treatment
- » Prescription drugs
- » Rehabilitative services and devices
- » Laboratory services
- » Preventive and wellness services and chronic disease management
- » Pediatric services, including oral and vision care

No matter which Horizon BCBSNJ plan you choose, you'll have comprehensive health coverage you can rely on.



"Having Horizon makes me more confident."

**Russ**  
*Mount Laurel, New Jersey*

## HOW TO CHOOSE A PLAN:

**1 GO TO THE TABLE ON PAGES 8 & 9**

**2 COMPARE BENEFITS**

For each plan, you can see the annual deductible and maximum out-of-pocket expense, along with copayments and coinsurance amounts for typical services.

**3 CHECK COSTS**

What you pay depends on several factors, including the plan you choose, who you'll be covering, where you're located and whether you qualify for assistance.

For specific monthly premium and out-of-pocket costs, including the effect of any premium assistance or cost-sharing subsidies, please visit [Buy.HorizonBlue.com](http://Buy.HorizonBlue.com) or call **1-888-233-1811**.

**4 MAKE YOUR CHOICE**





“It’s peace of mind knowing that my daughter has Horizon.”

Nadine  
Elmwood Park, New Jersey



Want to know if your doctor or hospital is in our network?



- 1 GO TO [DIRECTORY.HORIZONBLUE.COM](http://DIRECTORY.HORIZONBLUE.COM)
- 2 SEARCH BY DOCTOR'S NAME, LOCATION OR SPECIALTY
- 3 SEE WHICH NETWORKS YOUR DOCTOR PARTICIPATES IN
  - » For Horizon Advance EPO plans, look for: ✓ **Horizon Advance EPO**
  - » For Horizon Advantage EPO plans, look for: ✓ **Horizon Advantage EPO**
  - » You can look up specialists in the same way
- 4 SEE IF A HOSPITAL IS IN NETWORK
  - » For Horizon Advance EPO plans, look for: ✓ **Horizon Advance EPO**. When you select a participating hospital identified with the **P** icon, your out-of-pocket costs will be lower
  - » For Horizon Advantage EPO plans, look for: ✓ **Horizon Advantage EPO**

Any doctor or other provider you choose must participate in your Horizon BCBSNJ EPO health plan. Except for an emergency, care you get from a provider who doesn't participate in your plan's network will not be covered, and you will be responsible for the total cost.

# Plans & Benefits

## THINGS TO CONSIDER WHEN CHOOSING A PLAN...

All plans will include 10 categories of essential health benefits.

- » **ADVANCE PLANS** require a referral before you can see a specialist. Where you see two numbers for a deductible or coinsurance amount, the first applies if you get services at **P** hospitals and the second if you use services at non-**P** hospitals. Check the provider directory at **Directory.HorizonBlue.com** for details.
- » **ADVANTAGE PLANS** don't require a PCP or specialist referrals.
- » **THE ESSENTIALS PLAN** is a low-cost, high-deductible option designed for healthy individuals under age 30.
- » **GOLD, SILVER AND BRONZE** plan levels correspond to how much you pay versus how much Horizon BCBSNJ pays when you get care.

## TERMS TO KNOW

- » **PREMIUM:** What you pay each month for health insurance coverage.
- » **COPAYMENT:** The amount you must pay for each medical visit to a participating doctor or other health care provider, usually at the time of service.
- » **COINSURANCE:** The percentage of a covered charge that you must pay.
- » **DEDUCTIBLE:** The amount of covered charges you must pay each year before benefits are paid by your plan.
- » **OUT-OF-POCKET MAXIMUM:** The most you must pay for covered health care services during a plan year.

**What will it cost?** Visit [Buy.HorizonBlue.com](http://Buy.HorizonBlue.com) or call **1-888-233-1811** for specific premiums, and to see whether you qualify for financial help.

If you qualify for premium assistance, you can apply it to any Gold, Silver or Bronze plan. But if you also qualify for cost-sharing subsidies, you must select a Silver plan to take advantage of it.

BENEFITS	
GENERAL PROVISIONS	Premium
	Primary Care Physician (PCP) Required?
	Out-of-Network/Area Coverage?
	Individual Deductible
	Family Deductible
	Individual Maximum Out-of-Pocket Family Maximum Out-of-Pocket
HEALTH CARE SERVICES	PCP Office Visits & Consultations
	Specialist Visits & Consultations
	Other Practitioner Visits
TESTS AND IMAGING	X-Rays, Bloodwork, CT/PET Scan, MRI
PHARMACY SERVICES	Generic Drugs
	Preferred Brand Drugs
	Non-Preferred Brand Drugs and Specialty Drugs
OUTPATIENT SURGERY SERVICES	Both Hospital & Physician/ Surgeon Fees
	Both Ambulatory Surgical Hospital and Physician/Surgeon Fees
EMERGENCY/URGENT MEDICAL SERVICES	ER Hospital
	ER Professional
	Emergency Medical Transportation
	Urgent Care Center
HOSPITAL SERVICES	Hospital
	Physician/Surgeon
BEHAVIORAL HEALTH/ SUBSTANCE ABUSE	PCP
	Specialist Office Visit
	Outpatient/Inpatient
MATERNITY SERVICES	Delivery and All Inpatient Services
OTHER SERVICES	In-Home Health Care
	Rehabilitation, Hospice & Skilled Nursing Care—Inpatient
	Durable Medical Equipment
	Chiropractic Care— 30 visits per year maximum



HORIZON ADVANCE EPO GOLD	HORIZON ADVANCE EPO SILVER	HORIZON ADVANTAGE EPO SILVER	HORIZON ADVANTAGE EPO BRONZE	HORIZON ADVANTAGE EPO ESSENTIALS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Yes	Yes	No; higher copayment	No; higher copayment	No; higher copayment
No	No	No	No	No
<b>P</b> \$1,000 / Non- <b>P</b> \$2,000	<b>P</b> \$1,500 / Non- <b>P</b> \$2,500	\$2,000	\$2,500	\$6,350
<b>P</b> \$2,000 / Non- <b>P</b> \$4,000	<b>P</b> \$3,000 / Non- <b>P</b> \$5,000	\$4,000	\$5,000	\$12,700
<b>P</b> \$2,500 / Non- <b>P</b> \$4,000	<b>P</b> \$5,000 / Non- <b>P</b> \$6,350	\$6,350	\$6,350	\$6,350
<b>P</b> \$5,000 / Non- <b>P</b> \$8,000	<b>P</b> \$10,000 / Non- <b>P</b> \$12,700	\$12,700	\$12,700	\$12,700
\$15 copayment	\$30 copayment	\$25 copayment	Deductible then \$30 copayment	\$0 copayment for 3 visits then Deductible
\$30 copayment	Deductible then 30% coinsurance	\$50 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then \$30 copayment	Deductible then 30% coinsurance	\$50 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$10 copayment	Deductible then 30% coinsurance	\$15 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
40% coinsurance	Deductible then 30% coinsurance	40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
50% coinsurance	Deductible then 30% coinsurance	40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then 20% coinsurance	Deductible then 30% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$100 copayment & deductible, then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	\$100 copayment & deductible, then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	\$100 copayment & deductible, then 40% coinsurance	\$100 copayment & deductible, then 50% coinsurance	\$100 copayment & deductible, then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then \$50 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$30 copayment	Deductible then 30% coinsurance	\$50 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$15 copayment	\$30 copayment	\$25 copayment	Deductible then \$30 copayment	Deductible then 0% coinsurance
\$30 copayment	30% coinsurance	\$50 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$15 copayment	\$30 copayment	\$25 copayment	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then <b>P</b> 20% Non- <b>P</b> 40% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
Deductible then 20% coinsurance	Deductible then <b>P</b> 30% Non- <b>P</b> 50% coinsurance	Deductible then 40% coinsurance	Deductible then 50% coinsurance	Deductible then 0% coinsurance
\$15 copayment	\$30 copayment	\$25 copayment	Deductible then \$30 copayment	Deductible then 0% coinsurance

# Meet some typical New Jersey residents...

They're shopping for health insurance, too.



## CHARLIE

Healthy young adult, age 31  
Annual income: \$55,000

Charlie loves snowboarding. If he didn't have to worry about making a living, he'd be on the slopes whenever there's snow. He likes his sales job, which pays the bills with just enough extra to keep him in snowboarding gear. But it doesn't provide health coverage, and that worries Charlie. What if he has an accident? Charlie knows he needs a health plan "just in case."

### RECOMMENDED PLAN:

**Horizon Advantage EPO Bronze**

### ELIGIBLE FOR ASSISTANCE?

**No**

### ESTIMATED MONTHLY PREMIUM:

**\$316**

– \$0 Estimated Assistance

.....  
**\$316 Charlie's estimated monthly cost**

*These estimates do not constitute a promise or offer of financial assistance from Horizon BCBSNJ to purchase health insurance. The actual amount you may be eligible for when you apply for an insurance policy on the health insurance marketplace may vary based upon age, household income, household size, ZIP code and effective date.*





## MARY & JORGE

Healthy parents of two young kids  
Mary, age 39; Jorge, age 40  
Annual household income: \$70,000

Mary and Jorge are too busy to think about how busy they are. Their two youngsters are a handful, and both Mary and Jorge hold demanding jobs. They care about keeping their family healthy, but money is always a concern. Finding a health plan they can afford would mean access to preventive care and less worry if the kids get sick.

**RECOMMENDED PLAN:**  
**Horizon Advance EPO Silver**

**ELIGIBLE FOR ASSISTANCE?**  
**Yes**

**ESTIMATED MONTHLY PREMIUM:**  
**\$1,062**  
– \$409 Estimated Assistance

.....  
**\$653 Mary & Jorge's  
estimated monthly cost**



## SALLY & TODD

Healthy empty nesters  
Sally, age 52; Todd, age 55  
Annual household income: \$60,000

Sally and Todd always loved having their children around, but they're even happier now that their youngest has graduated from college and gotten a good job. Healthy and active, they're looking forward to a long life in retirement. They want a health plan that covers most of the medical bills and helps them stay focused on wellness. A gym discount wouldn't hurt, either.

**RECOMMENDED PLAN:**  
**Horizon Advance EPO Gold**

**ELIGIBLE FOR ASSISTANCE?**  
**Yes**

**ESTIMATED MONTHLY PREMIUM:**  
**\$1,450**  
– \$577 Estimated Assistance

.....  
**\$873 Sally & Todd's  
estimated monthly cost**

# Learn About Dental Coverage & Perks

## Dental Coverage

If you're covering a child under age 19, you may need our Pediatric Dental Coverage.

### PEDIATRIC DENTAL COVERAGE

Under the Affordable Care Act, you may be required to purchase comprehensive pediatric dental coverage for any children covered under your family plan. You can get this coverage from Horizon BCBSNJ or from another insurer. If you have other comprehensive pediatric dental coverage, let us know and we'll waive the Horizon BCBSNJ pediatric dental coverage for your children.

Want dental coverage for yourself and your adult dependents? Horizon BCBSNJ offers two options.

### HORIZON INDIVIDUAL DENTAL

Provides 100% coverage for preventive, diagnostic and most basic services with no deductible, copayments or maximums. Major services are available at a discounted rate.

**Note:** You must use dentists who participate in the Horizon Dental Choice network.

### HORIZON CENTURION DENTAL

Provides up to a 30% discount on all services with no deductible or maximums, no referrals or claim forms, no exclusions and no waiting.

**Note:** You must use dentists who participate in the Horizon Dental PPO network.

To learn more about these adult dental options, call **1-800-4DENTAL (433-6825)**.



## Perks: Blue365 Discounts & Savings

As a Horizon BCBSNJ member, you'll have access to **exclusive savings on hearing and vision care, fitness, weight control, alternative therapies, and food and nutrition** through the Blue365 program. Blue365 also offers wellness support, travel and recreation discounts, and much more.

Once you enroll, you can sample Blue365's ongoing member deals. You can also be notified about special limited-time deals by signing up for weekly e-mail alerts.

To learn more about Blue365 and the many healthy discounts you could enjoy, visit **Blue365Deals.com**.

*Blue365 offers access to savings on items and services that members may purchase directly from independent vendors. Please note that the Blue Cross & Blue Shield Association (the BCBSA) may receive payments from Blue365 vendors. Also, neither Horizon BCBSNJ nor the BCBSA recommend, warrant or guarantee any specific Blue365 vendor or discounted item or service.*



..... WHY HORIZON BCBSNJ? .....

We're New Jersey's  
most trusted name in  
health insurance.

.....

**For more than 80 years, we've been serving  
people like you, helping with medical care  
when you need it and offering programs  
that can help you live a healthier life.**

.....

Today, over **3.7 million**  
members—your family, neighbors  
and friends—rely on Horizon  
BCBSNJ for health, prescription  
and dental coverage.

# Get Ready to Enroll

## Gather this information:

- Your individual or household income** (based on pay stubs, last year's tax return, etc.)
- Whether health coverage is available from any household member's employer** (if any household member's employer offers health coverage, or will be offering coverage starting in 2014)
- Personal information for each household member to be covered:**
  - Full Legal Name
  - Birth Date
  - Social Security Number

### Need a different language?

**Spanish (Español):** Para obtener asistencia en Español, llame al 1-888-233-1811.

**Tagalog (Tagalog):** Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-233-1811.

**Chinese (中文):** 如果需要中文的帮助, 1-888-233-1811.

**Navajo (Dine):** Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-233-1811.

Additional language translation services and Text Telephone (TTY) service for the hearing impaired are available at no additional cost.

## Choose the enrollment method you prefer:



### Online at [Buy.HorizonBlue.com](http://Buy.HorizonBlue.com)

Your fastest, most convenient option, available 24 hours a day.



### By phone at 1-888-233-1811 or contact your broker

Our enrollment specialists can answer your questions and walk you through the process.

*Think you may qualify for financial assistance? You must choose one of these methods.*



### By downloading and filling out an enrollment form

*You will not be eligible for financial assistance from the government if you choose this method to enroll.*

Horizon Blue Cross Blue Shield of New Jersey is a Qualified Health Plan issuer in the Health Insurance Marketplace.

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey. ©2013 Horizon Blue Cross Blue Shield of New Jersey, Three Penn Plaza East, Newark, New Jersey 07105.





