

**2023**  
OVERVIEW

# NJ School Employees' Health Benefits Program (SEHBP)

Local Education Employees



With all of our plans,  
you can receive care  
nationwide!

# At Horizon, we're guiding members to achieve their best health.

With 90 years of helping New Jersey residents get the most out of their health care coverage, Horizon is a leader in providing access to quality health care plans. Plus, we provide tools and support that make navigating health care easier. These are just a few of the reasons Horizon has the most members in New Jersey and is ranked #1 in member satisfaction.<sup>1,2</sup>

1. Claim is based on NAIC's 2021 Market Share Report.  
2. #1 in Member satisfaction among commercial health plans in NJ, 5 out of 6 Years by J.D. Power.



## Horizon Health Guide

Our Horizon Health Guides provide a high level of personalized service, connect you to the care you need and help you maximize your benefits. As experts on your health coverage, services and programs, Horizon Health Guides help you on your health journey by:

**ANSWERING**  
questions

**SOLVING**  
issues

**HELPING**  
with claims

**SCHEDULING**  
appointments

**NAVIGATING**  
a complex  
medical situation or  
chronic condition

**MAKING**  
health and wellness  
benefit suggestions

Horizon Health Guides are available by phone at **1-800-414-SHBP (7427)** and chat, weekdays, from 8 a.m. to 6 p.m., Eastern Time (ET).

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

With personalized support, online tools and interactive resources for moms-to-be, PRECIOUS ADDITIONS® helps you through your pregnancy and beyond. It includes My Pregnancy Assistant, an online tool powered by WebMD®, which has useful videos, trackers and checklists.

## Health Management Tools

Track your health securely and confidentially with *My Health Manager*, powered by WebMD.

- Digital coaching and customized tools to manage your health and track your progress
- Interactive, easy-to-use resources to identify health risks
- Weight tracker, calorie counter and nutrition help

## HorizonbFit<sup>SM</sup>

Eligible SEHBP members may receive a \$20 reward for every month they participate for at least 12 days a month by:

- Visiting a fitness facility
- Walking at least 10,000 steps
- Submitting at-home workouts using virtual HorizonbFit-at-home features
- Or completing any combination of the above

## Healthy Living Discounts

With Blue365®, get weekly deals from top retailers delivered right to your inbox.

- Fitness memberships, special events and apparel
- Weight management programs and specialty food services
- Discounts on eye care, including frames, lenses and contacts

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





# Our best coverage, for your best you.

## 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 Primary Care Physician (PCP)
- No referrals necessary to see a specialist
- Lower out-of-pocket costs when using the Horizon Managed Care Network or the BlueCard® PPO Network nationwide and Blue Cross Blue Shield Global® Core abroad



Active employees: Calculate your estimated premium contribution at [HorizonBlue.com/shbp](https://HorizonBlue.com/shbp).



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

# January 1, 2023 NJ School Employees' Health Benefits Program (SEHBP) Local Education Employee Plans

[HorizonBlue.com/shbp](https://HorizonBlue.com/shbp) 1-800-414-SHBP (7427)

Eligibility	PPO Plan Options		
	NJ EDUCATORS HEALTH PLAN (NJEHP)	NJ DIRECT10	NJ DIRECT15
	All Active Employees and Non-Medicare Retirees	Active Employees Hired Prior to 7/1/20	
<b>IN-NETWORK (IN)</b>			
Service Area Available	Nationwide	Nationwide	Nationwide
Specialist Referral	No referral required	No referral required	No referral required
Deductible	\$0	\$0	\$0
Coinsurance (On select services)	10%	10%	10%
Coinsurance Out-of-Pocket Maximum			
Individual	\$500	\$400	\$400
Family	\$1,000	\$1,000	\$1,000
Total Out-of-Pocket Maximum (Copay+Coinsurance)			
Individual	\$500	\$400	\$7,280
Family	\$1,000	\$1,000	\$14,560
<b>HEALTH CARE SERVICES</b>			
Primary Care Office Visit	\$10	\$10	\$15
Annual Routine Physical (In-Network Only)	\$0	\$0	\$0
Direct Primary Care (DPC) Doctors Office	\$0	\$0	\$0
Horizon CareOnline (Telemedicine)	Copay may apply	Copay may apply	Copay may apply
Specialist Office Visit	\$15	\$10	\$15
Annual Routine Vision (In-Network Only)	\$15	\$10	\$15
Chiropractic (30 combined IN and OON visits per calendar year)	\$15	\$10	\$15
Physical/Occupational/Speech Therapy	\$15	\$10	\$15
Diagnostic Laboratory/Radiology/Advanced Imaging	\$0	\$0	\$0
<b>EMERGENCY/URGENT MEDICAL SERVICES</b>			
Urgent Care Center	\$15	\$10	\$15
Emergency Room	\$125	\$25	\$50
Ambulance	10%	10%	10%
<b>OTHER SERVICES</b>			
Inpatient Facility	\$0	\$0	\$0
Outpatient Facility	\$0	\$0	\$0
Outpatient Behavioral Health	\$15	\$10	\$15
Durable Medical Equipment (DME)	10%	10%	10%
<b>OUT-OF-NETWORK (OON)</b>			
Deductible - Individual	\$350	\$100	\$100
Deductible - Family	\$700	\$250	\$250
Coinsurance after Deductible	30%	20%	30%
Out-of-Pocket Coinsurance Maximum - Individual	\$2,000	\$2,000	\$2,000
Out-of-Pocket Coinsurance Maximum - Family	\$5,000	\$5,000	\$5,000
Out-of-Network Fee Schedule*	200% CMS	90 <sup>th</sup> percentile FairHealth	90 <sup>th</sup> percentile FairHealth

\* There are specified dollar limits for out-of-network chiropractic (\$35), physical therapy (\$52) and acupuncture (\$60).

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, dental or vision benefit 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.

Retirees: Please visit [nj.gov/treasury/pensions](https://nj.gov/treasury/pensions) for information regarding available retiree plans.

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](https://nj.gov/treasury/pensions/member-guidebooks.shtml) for more information.

You can reference the [HorizonBlue.com/shbp](https://HorizonBlue.com/shbp) to determine your premium contribution.





## 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](https://HorizonBlue.com/shbp/njwell) or visit the NJ Division of Pensions and Benefits website at [nj.gov/treasury/pensions](https://nj.gov/treasury/pensions).



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

## 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. Your Horizon Health Guide can direct you to the right source.

### In-Network Laboratories

Our members have access to in-network lab services. You can use Quest Diagnostics™ (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](https://nj.gov/treasury/pensions) or contact your employer for details.

### Health Programs

These programs can help you take control of your health and provide support for managing the challenges of living with conditions such as diabetes, hypertension, back and joint pain, and weight management issues with our partners HingeHealth and Wondr™.

Learn more at [HorizonBlue.com/shbp](https://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 Direct Primary Care doctor from Everside Health or Sanitas Medical Center 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.

### 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 available at the touch of a button through the Horizon Blue app for eligible members. And depending on your doctor's preferences, you can also use telemedicine via video, chat or phone.

### Immunizations

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

- All members are responsible for applicable copayments/coinsurance.
- Routine office visits are not covered at urgent care centers.



# Connect to care, benefits and support anytime.

## With the Horizon Blue app, you can:

- Chat with a nurse about symptoms
- Get help with appointment scheduling
- Get quick claim status updates
- Video chat with doctors
- View and print member ID Cards
- 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.



**Text GetApp to 422-272** for your free Horizon Blue download.\*



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



## Here when you need us most.

Visit us online at [HorizonBlue.com/shbp](https://HorizonBlue.com/shbp). Chat with us online.

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



For J.D. Power 2022 award information, visit [jdpower.com/awards](https://jdpower.com/awards).

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LabCorp, Quest Diagnostics and Everside Health are independent from and not affiliated with Horizon.

Sanitas Medical Centers are independently owned and operated by Sanitas of New Jersey LLC. Sanitas is independent from and not affiliated with Horizon. Other providers are available in our network. Sanitas Medical Centers serve people insured by Horizon, Original Medicare and those self-paying for medical treatment.

HingeHealth and Wondr are independent from and not affiliated with Horizon.

Horizon 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.

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).