2027 OVERVIEW

NJ School Employees' Health Benefits Program (SEHBP)

Local Education Employees



HorizonBlue.com/shbp
1-800-414-7427



YOUR BEST HEALTH **COVERED BY BLUE**

For more than 90 years, Horizon has worked to improve health care quality and affordability, giving New Jersey residents peace of mind so they can achieve their best health. We use our unmatched expertise to make the health care experience better, and we guide members to ensure that everyone has access to a plan that's right for them. Plus, our easy-to-use tools and resources make navigating health care even more convenient. These are just a few of the reasons Horizon is New Jersey's #1 health insurer.[1]

1. NAIC Market Share Report, published 2025

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.

Horizon*b*Fit℠

Eligible SEHBP members may receive a $20 reward[1] 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 Discount[2]

SEHBP members are eligible for a 30% discount on 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

1. Rewards are taxable.
2. Exclusions and limitations apply. For more information, please visit the associated website link above.



Learn more at **HorizonBlue.com/shbp**

Our best coverage, for your best you.

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.



2027 NJ School Employees' Health Benefits Program
Local Education Employee Plans

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

	NJ Educators Health Plan (NJEHP)	NJ DIRECT10	NJ DIRECT15
Eligibility	**All Active Employees**	**Active Employees Hired Prior to 7/1/20**	
IN NETWORK (IN)			
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	No coinsurance maximum	No coinsurance maximum	$400
Family	No coinsurance maximum	No coinsurance maximum	$1,000
Total Out-of-Pocket Maximum (Copay+Coinsurance)			
Individual	$500	$400	$9,600
Family	$1,000	$1,000	$19,200
HEALTH CARE SERVICES			
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
EMERGENCY/URGENT MEDICAL SERVICES			
Urgent Care Center	$15	$10	$15
Emergency Room	$125	$25	$50
Ambulance	10%	10%	10%
OTHER SERVICES			
Inpatient Facility	$0	$0	$0
Outpatient Facility	$0	$0	$0
Outpatient Behavioral Health	$15	$10	$15
Durable Medical Equipment (DME)	10%	10%	10%
OUT OF NETWORK (OON)			
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	90th percentile FairHealth national benchmark	90th percentile FairHealth national benchmark

*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** 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** for more information.

You can reference **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** 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 in rewards* each program year (November 1 to October 31).

*Rewards are taxable.

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 MindCare®

This secure online behavioral health platform makes connecting with evidence-based tools, resources and content easy. Plus, it can match you to reliable in-network providers, facilities and virtual health solutions. To get started, visit Horizon MindCare at **shbp.crediblemind.com**.

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** or contact your employer for details.

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.



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.

Retail Health Clinics

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

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

Telemedicine

Telemedicine is available for eligible members through the Horizon Blue app or by signing in to **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**.

- 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:

- View, share, print or download member ID cards
- Find in-network doctors and get estimated costs for care
- Video chat with doctors
- Get quick claim status updates
- Access NJWELL

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™.*

Google play | Download on the App Store

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

Horizon®

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

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

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NJWELL, administered by the NJ Division of Pensions and Benefits, is an incentive-based wellness program offered to eligible employees and their covered spouses/partners who participate in SHBP/SEHBP. All provisions of the program are established by the Division and are subject to change.

WebMD® is an independent company that provides health assessment tools and wellness education to eligible Horizon members.

Quest Diagnostics™ and Labcorp are independent companies that provide lab services to eligible Horizon members.

Marathon Health is independent from and not affiliated with Horizon.

Walgreens is an independent company that supports Horizon in providing health information/preventative screenings and offering certain member discounts.

Minute Clinic® and CVS are independent from and not affiliated with Horizon.

Apple Inc. and Google LLC 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 1-800-414-7427 (TTY 711). Chinese (中文): 如需中文協助, 請致電 1-800-414-7427 (TTY 711).

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