

Health insurance can be confusing. But guiding your clients to the right health plan is easier when you offer options from Horizon Blue Cross Blue Shield of New Jersey.

Horizon BCBSNJ has taken the complexity out of health insurance. Since the Affordable Care Act (ACA) was signed into law in 2010, Horizon BCBSNJ streamlined their product portfolio, refining our plan options from 278 products to 10 core options available today.

Horizon BCBSNJ offers:

- **A simple, straightforward product portfolio.** Horizon BCBSNJ offers 10 core plans based on one solid network. If your client needs additional network flexibility, out-of-area coverage (BlueCard®) options are available.
- With our plans, **your clients have access to our full managed care network** in New Jersey.
- **A single imbedded deductible**, which could benefit your clients' employees.* We encourage you to review all benefit options to see which is right for your clients. Don't let your clients base decisions solely on premium costs!
- No deductibles for prescription drug benefits, and **all pharmacy cost sharing applies to the maximum out-of-pocket (MOOP).***
- Assurance that all of **our plans meet the ACA requirements for the metallic tiers.** That means your clients and their employees are protected from the disruption that could result from off-renewal product changes.
- Plans providing the same set of **essential health benefits**, including, medical, hospital, lab, maternity and preventive services at no additional cost. There are no annual or lifetime limits to in-network essential benefits.
- **Stand-Alone Pediatric Dental (SAPD)** plan options.
- A competitive **broker bonus program** – \$60 per contract for effective dates between January 1, 2014 and June 30, 2014.

Explore Horizon BCBSNJ's health plan options for 2014. We are confident you'll find a plan to meet your client's needs. For more information, <MASTER BROKER TO INSERT CONTACT INFO HERE>.

* Applies to non-Health Savings Account (HSA) health plans.

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