



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work.*

## Individual Health Benefits Plans: MONTHLY RATES

### Horizon Basic Plan A/50, Horizon Traditional Plans B, C and D and Horizon HMO\*

Rates as of May 1, 2008. We anticipate that these rates will be the offer rates through July 31, 2008.

Please call your broker or Horizon Blue Cross Blue Shield of New Jersey representative at 1-800-224-1234, Monday through Friday, from 8:30 a.m. to 5:00 p.m., Eastern Time (ET), to confirm your rate.

The following rates are guaranteed for 12 months for anyone purchasing these plans with effective dates between May 1, 2008 and the date of the next subsequent rate change for these plans.

Plan	Single	Husband and Wife (or Domestic Partner/ Civil Union Partners)	Family	Adult and Child(ren)
<b>Horizon Basic Plan A/50 (50%/50%)</b>				
\$10,000 deductible	\$ 493.65	\$ 1,188.16	\$ 1,247.58	\$ 874.74
\$5,000 deductible	\$ 756.22	\$ 1,819.96	\$ 1,911.00	\$ 1,339.92
\$2,500 deductible	\$ 1,091.36	\$ 2,626.82	\$ 2,758.16	\$ 1,933.95
\$1,000 deductible	\$ 1,266.13	\$ 3,047.14	\$ 3,199.65	\$ 2,243.45
<b>Horizon Traditional Plan B (60%/40%)</b>				
\$2,500 deductible	\$ 1,299.22	\$ 3,126.79	\$ 3,283.15	\$ 2,302.02
\$1,000 deductible	\$ 1,521.60	\$ 3,662.42	\$ 3,845.47	\$ 2,696.31
<b>Horizon Traditional Plan C (70%/30%)</b>				
\$2,500 deductible	\$ 1,332.97	\$ 3,178.74	\$ 3,337.44	\$ 2,365.24
\$2,250 deductible/\$4,500**	\$ 1,520.90	\$ 3,061.22	\$ 3,214.11	\$ 2,277.77
\$1,500 deductible/\$3,000**	\$ 1,587.95	\$ 3,347.26	\$ 3,514.45	\$ 2,490.57
\$1,000 deductible	\$ 2,150.44	\$ 5,127.65	\$ 5,383.98	\$ 3,815.55
\$2,900 deductible/\$5,800**†	\$ 1,441.95	\$ 2,839.96	\$ 2,981.81	\$ 2,113.11
\$1,950 deductible/\$3,850**†	\$ 1,511.69	\$ 3,135.49	\$ 3,292.48	\$ 2,333.15
<b>Horizon Traditional Plan D (80%/20%)</b>				
\$2,500 deductible	\$ 2,001.89	\$ 4,029.11	\$ 4,230.65	\$ 2,998.14
\$2,250 deductible/\$4,500	\$ 2,076.88	\$ 4,180.05	\$ 4,389.15	\$ 3,110.49
\$1,500 deductible/\$3,000	\$ 2,192.82	\$ 4,622.72	\$ 4,854.02	\$ 3,439.83
\$1,000 deductible	\$ 3,006.93	\$ 7,170.80	\$ 7,529.33	\$ 5,335.83
\$2,900 deductible/\$5,800**†	\$ 1,974.48	\$ 3,891.14	\$ 4,085.66	\$ 2,895.42
\$1,950 deductible/\$3,850**†	\$ 2,096.04	\$ 4,352.42	\$ 4,570.13	\$ 3,238.64
<b>Horizon HMO*</b>				
\$15 copayment	\$ 628.63	\$ 1,344.47	\$ 1,903.92	\$ 964.29
\$30 copayment	\$ 523.13	\$ 1,118.77	\$ 1,584.30	\$ 802.41
\$30/\$50 copayment	\$ 516.32	\$ 1,104.23	\$ 1,563.70	\$ 791.98
\$50/\$70 copayment	\$ 502.21	\$ 1,074.01	\$ 1,520.92	\$ 770.31
<b>Horizon HMO* (50%)</b>				
\$40 copayment/\$2,500 deductible/ \$5,000 maximum out of pocket	\$ 325.31	\$ 695.71	\$ 985.20	\$ 498.98

\* **Horizon HMO Plans:** You may choose a Primary Care Physician (PCP) from more than 10,000 physicians who maintain their own independent practices and who are members of the Horizon Managed Care Network. These physicians' offices are located throughout the state.

\*\* **High Deductible Plans:** No amounts are payable until one person or any combination of persons in the family has incurred the total family deductible. Family unit coverage includes family, husband and wife (or domestic partner), and adult and child(ren).

† **High Deductible MSA Plans:** Amounts will change on January 1 each year to reflect IRS inflation-adjusted amounts.

# **Before signing up for a plan, you should know...**

## **Changing plans?**

If you have health insurance with us or another company, you need to know the following information when changing plans:

### **From group coverage ...**

If you are eligible for group coverage, you can only enroll in individual coverage that is not the same or similar to your group coverage during November open enrollment for a January 1 effective date. Your group coverage must terminate and coincide with the effective date of your new policy with us.

### **From individual coverage ...**

If you already have coverage under an individual plan offered by Horizon Blue Cross Blue Shield of New Jersey or another carrier, restrictions may apply to changing coverage. Please call your Broker or a Horizon BCBSNJ Sales Representative at **1-800-224-1234** for more information.

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## **Eligibility**

Under New Jersey law, you may not be denied health insurance coverage because of a medical condition, age, sex, occupation or where you live in this state. However, you must be a New Jersey resident.

You or any dependents you wish to enroll must not be covered or eligible under:

- **Another individual health benefits plan.**
- **A group health benefits plan that provides the same or similar coverage (as that phrase has been interpreted through regulation).**
- **Medicare.**

Eligible dependents include your spouse and your children (including those in your legal custody and guardianship) who are under age 19. Full-time students are eligible up to age 23. Special rules apply to handicapped children.

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## **To apply**

Simply complete the enclosed application for the plan you have chosen. To save time in processing, be sure to answer all questions carefully and completely for yourself and all eligible dependents you will be insuring.

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