

## Hopewell Valley Regional Board of Education Horizon Direct Access Simplified Medical Plan Benefits Comparison

	Horizon Direct Access 10		Horizon Direct Access 15		Horizon Direct Access 15/25		Horizon Direct Access 20/30		Horizon Open Access 10	Horizon Open Access 15/25	Horizon Open Access 20/20
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network	In-Network
Referral Required	No		No		No		No		No	No	No
Individual Deductible	None	\$100	None	\$100	None	\$100	None	\$200	None	None	None
Family Deductible	None	\$250	None	\$250	None	\$250	None	\$500	None	None	None
Max. Coinsurance Single	\$400	\$2,000	\$400	\$2,000	\$400	\$2,000	\$800	\$5,000			
Max. Coinsurance Family	\$800	\$5,000	\$800	\$5,000	\$800	\$5,000	\$1,600	\$12,500			
Max. Out of Pocket Single	\$400	\$2,000	\$5,280	\$2,000	\$5,280	\$2,000	\$5,280	\$5,000	\$5,280	\$5,280	\$5,280
Max. Out of Pocket Family	\$800	\$5,000	\$10,560	\$5,000	\$10,560	\$5,000	\$10,560	\$12,500	\$10,560	\$10,560	\$10,560
Lifetime Benefit Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
PCP Office Copay	\$10	80% after ded.	\$15	70% after ded.	\$15	70% after ded.	\$20	70% after ded.	\$10	\$15	\$20
Specialist Office Copay	\$10	80% after ded.	\$15	70% after ded.	\$25	70% after ded.	\$30 (Copay for dep. child is \$20)	70% after ded.	\$10	\$25	\$20
Inpatient Hospital Copay	100%	80% after ded.	100%	70% after ded.	100%	70% after sep. \$200 ded	100%	70% after sep. \$500 ded	100%	100%	100%
Outpatient Surgery Copay	100%	80% after ded.	100%	70% after ded.	100%	70% after ded.	100%	70% after ded.	100%	100%	100%
Emergency Room Copay	100% after \$25 copay		100% after \$50 copay		100% after \$75 copay		100% after \$125 copay		\$35 copay	\$75 copay	\$100 copay
Routine Eye Exam Copay	\$10	Not Covered	\$15	Not Covered	\$25	Not Covered	\$30	Not Covered	\$10	\$15	\$20

All of the above Horizon Direct Plans utilize the Horizon Direct Access network of providers in New Jersey and the Nationwide BlueCard PPO network outside of New Jersey. The Horizon Open Access plans do not require the selection of a primary physician or referrals to see a specialist.