

# Yes

Horizon Blue Cross Blue Shield of New Jersey  
is working to make health care more affordable.



## Horizon EPO

Our flexible Horizon EPO plan offers comprehensive in-network benefits with no referral requirements.

Horizon EPO members have access to the Horizon Managed Care Network in New Jersey, which includes more than 85,000 physician and specialist offices and 82 hospitals in 100 locations. Horizon EPO plans may also offer out-of-state access to care through the national BlueCard PPO Network

### With Horizon EPO:

- Primary Care Physician selections and referrals are not required.
- Members can go directly to a network physician or hospital and be covered at the in-network level.
- There are no out-of-network benefits.
- Members are not balance-billed and do not need to file claims.

### It's easy for Horizon EPO members to obtain care:

- Members can visit in-network physicians, hospitals and health care professionals of their choice, and show their Horizon BCBSNJ ID card.
- There are no claim forms to complete.

### Horizon EPO plans include:

- Comprehensive specialty care and hospital benefits.
- 24-hour, seven days a week emergency care at in-and out-of-network facilities.
- Inpatient and outpatient behavioral health benefits.
- Diagnostic tests, such as lab work and X-rays.
- Coverage when traveling through the BlueCard® Network if it's included in the plan

### Keeping Members Healthy

Horizon EPO members are eligible to receive discounts on an array of health care products and services, from fitness club memberships, weight loss and smoking cessation programs, to vitamins and much more through our Blue365® health and wellness program.

Blue365 offers exclusive health and wellness deals. Visit [www.Blue365deals.com](http://www.Blue365deals.com) for more information.