



SMALL EMPLOYER HEALTH PLUS PLAN

Plan Options – Low Option

Horizon Dental Benefits

Benefit	Low Option	
	Under 19	Over 19
Plan	Horizon Family Grins	
Coinsurance	100/80/50	100/Discount /Discount
Annual Maximum	None	None
MOOP	\$350/\$700	None
Deductible		
Single	\$25 Preventive	None
Family	\$100/\$200 Class II & III	None
Preventive & Diagnostic	100%	100%
Minor Restorative	80%	100%
Endo/Perio/Oral Surgery	80%	Discount
Major Care	50%	Discount
Orthodontia (medically necessary)	50% MOOP applies	N/A
Orthodontia (cosmetic)	50%	25% discount
Lifetime Maximum	\$1,000	N/A
Waiting Periods	None	None
ACA Compliant	Yes	Yes

Horizon Vision Benefits

Benefit	Low Option
Plan	Vista II
Eye Exam (every year)	\$10 copay
Spectacle Lens (every year)	\$25 copay
Eyeglass Frame (every other year)	\$100 allowance or \$150 at Visionworks
Contact lens in lieu of eyeglasses (every year)	\$100 allowance

USABLE Life Insurance

Benefit	Small Group Plan
Work Requirement	Active full-time employees working 25 hours or more per week
Employee Life and AD&D Benefit	\$25,000
Dependent Life Benefits	
Eligible Spouse	\$5,000
Eligible Child(ren) to age 26	\$2,000*

*\$100 from 14 days to 6 months.

Benefits for employees reduce to 65% at age 65 and reduce to 50% of the pre-age 65 amount at age 70.

All amounts of coverage are issued on a guaranteed basis.

Waiver of premium, accelerated death benefit and conversion included.

Plan Rates

Enrolled Group Size	Plan	Single	Husband & Wife	Parent & Child	Family
2-4	Low Option	\$ 26.60	\$ 44.71	\$ 67.81	\$94.33
5-9	Low Option	\$ 24.20	\$ 37.81	\$ 52.98	\$76.20
10-24	Low Option	\$ 22.30	\$ 34.34	\$ 47.29	\$67.39
25-49	Low Option	\$20.99	\$ 31.94	\$ 38.38	\$53.60

Rates are guaranteed for 2 years from the initial effective date of the policy.

Plan Options – High Option

Horizon Dental Benefits

Benefit	High Option	
	Under 19	Age 19 & Over
Plan	Horizon Family Grins Plus	
Coinsurance	100/80/50%	100/80/50%
Annual Maximum	None	\$1,000
MOOP	\$350/\$700	None
Deductible		
Single	\$25 Preventive	\$50
Family	\$100/\$200 Class II & III	\$150
Preventive & Diagnostic	100%	100%
Minor Restorative	80%	80%
Endodontics/Periodontics/Oral Surgery	80%	80%
Major Care	50%	50%
Orthodontia (Medically Necessary)	50% MOOP applies	N/A
Orthodontia (cosmetic)	50%	N/A
Lifetime Maximum	\$1,000	N/A
Waiting Periods	None	None
ACA Compliant	Yes	Yes

Horizon Vision Benefits

Benefit	High Option
Plan	Panorama IVB
Eye Exam (every year)	\$10 copay
Spectacle Lens (every year)	\$25 copay
Eyeglass Frame (every other year)	\$130 allowance or \$180 at Visionworks
Contact lens in lieu of eyeglasses (every year)	\$130 allowance

USABLE Life Insurance

Benefit	Small Group Plan
Work Requirement	Active full-time employees working 25 hours or more per week
Employee Life and AD&D Benefit	25000
Dependent Life Benefits	
Eligible Spouse	5000
Eligible Child(ren) to age 26	\$2,000*

*\$100 from 14 days to 6 months.

Benefits for employees reduce to 65% at age 65 and reduce to 50% of the pre-age 65 amount at age 70.

All amounts of coverage are issued on a guaranteed basis.

Plan Rates

Enrolled Group Size	Plan	Single	Husband & Wife	Parent & Child	Family
2-4	High Option	\$51.36	\$94.23	\$100.07	\$152.24
5-9	High Option	\$46.09	\$77.91	\$77.99	\$124.91
10-24	High Option	\$41.97	\$70.38	\$69.49	\$111.15
25-49	High Option	\$39.36	\$65.61	\$57.25	\$92.46

Rates are guaranteed for 2 years from the initial effective date of the policy.

Overview

Horizon BCBSNJ has covered New Jersey for over 85 years.

At Horizon BCBSNJ we recognize why it's important for small business employers to provide their employees with not only health insurance but additional benefits like dental, vision and life insurance.

We are pleased to provide the new Small Employer Health Plus Plan, a comprehensive, high-quality package that includes dental, vision and life insurance, all for one competitive rate.

Yes, you can save on Dental, Vision and Life Insurance.

Horizon Dental

Proper dental care can help with more than clean teeth. It can also help detect serious health risks, like diabetes, heart disease and some cancers. Horizon Dental offers affordable plans to meet your employees' needs and includes:

- ▶ One of the largest dental networks in New Jersey, with more than 7,200 offices to access care
- ▶ Access to some of the deepest discounts in the state, which extend beyond plan maximums
- ▶ Little-to-no out-of-pocket expenses for preventive services

Horizon Vision

Protect your health and dollars with regular eye exams that can detect potential health issues, such as hypertension and diabetes. We can help your employees save on vision exams, eyeglasses and more. Horizon Vision plans offer:

- ▶ Low-cost annual eye exam, including dilation
- ▶ Coverage for eyeglasses and contact lenses
- ▶ Access to a nationwide network through the Horizon/Davis Vision View Network with over 60,000 independent providers and retailers

Life and Accidental Death & Dismemberment

USAble Life's Small Group Plans for Life and Accidental Death & Dismemberment offer employers with two to 50 employees the ability to provide your employees a quality benefits package and maintain your bottom line.

Small Employer Health Plus Plan Submission Instructions

NEW CASE SUBMISSION MATERIALS CHECKLIST

1. Bundled Benefit and Rate Sheet (pdf generated by HealthConnect) **OR** applicable plan benefits sheet within marketing brochure.
2. Complete Dental Application-form 7546 (W07/17)
 - a) Low package option-select Family Grins
 - b) High package option-select Family Grins Plus
3. Complete Vision Application-form 32245 (W07/17)
 - a) Low package option-select Horizon Vista II
 - b) High package option-select Horizon Panorama IV (Alt B)

Please note that you must select both low options or both high options for dental and vision.

4. Complete USABLE* application-form SG2-APP-NJ(5-09)
 - a) Complete highlighted sections only.
 - b) Please refer to SIC code list below for ineligible groups.
 - c) Beneficiary forms are retained by the group.
5. Submit applications to your Horizon Master Broker.
6. Deposit premium is not required.

Ineligible SIC codes:
14xx, 2892-2899, 3292, 45xx, 7381, 88xx, 9999

*USABLE Life is an independent company that operates separately from Horizon BCBSNJ. USABLE Life does not sell or service Horizon BCBSNJ products and is solely responsible for the life, disability and accident products referenced herein. Life insurance policy is issued and billed directly by USABLE. Please call (800) 370-5856 for questions regarding the Life and AD&D portion of the program.

Small Employer Health Plus Plan

Points to Remember

- Bundle meets the employer needs for an affordable package of valued benefits
- Book Rates
- Simple and efficient process
- Two year rate guarantee
- All employees enrolled in Medical will automatically be enrolled in the bundle (no option to waive on the employee level)
- US Able will service and bill clients directly for the Life insurance portion
- Small Employer Health Plus Plans are ACA compliant
 - If bundle is purchased, SAPD is no longer required
- Master Broker detailed reporting available