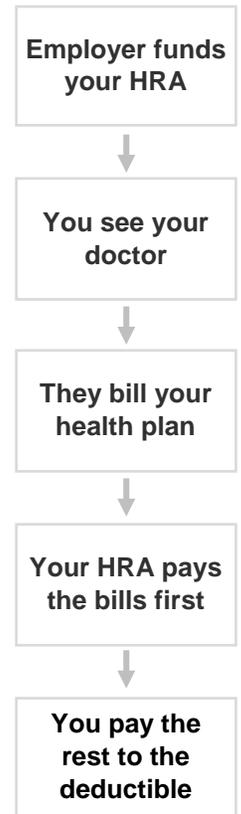


Horizon Blue Cross Blue Shield of New Jersey wants to make sure you have the information you need to get the most out of your benefits. Use this worksheet to help you plan your Horizon MyWaySM HRA so you can keep your out-of-pocket costs low.

Example¹	Individual	Family
Your health plan in-network deductible: Once your covered medical expenses exceed this amount, your health plan takes over.	\$1,500	\$3,000
Your employer funds your HRA: The full amount is available day one.	\$750	\$1,500
Your deductible with an HRA: Using HRA funds, your employer pays the first out-of-pocket expenses until the funds are exhausted. You pay the rest until the deductible is met.	\$750	\$1,500
What your HRA covers: Generally covers the same expenses covered by your health plan: <ul style="list-style-type: none"> ▪ In-network doctor visits ▪ Inpatient or outpatient hospital care ▪ Diagnostic exams ▪ Prescription medications 		



¹ Hypothetical example for illustration purposes only.