

**HORIZON HEALTHCARE SERVICES, INC.
(SBCs)**

Policyholder	Group No.	Rider No.	Effective Date
Wayne Township Boe	085478	SBC-HSC	07/01/2013

As of the above Effective Date, the Policy is amended to provide that the section "General Rules" is changed by the addition of the following subsection.

Q. SUMMARIES OF BENEFITS AND COVERAGE

Section 2715 of the Public Health Service Act, part of the federal Patient Protection and Affordable Care Act, makes issuers of health insurance coverage and group health plans (e.g., employer sponsored health plans) that: (a) are subject to certain federal laws, including the Employee Retirement Income and Security Act; and (b) purchase such coverage for the benefit of Eligible Persons, responsible for the preparation and issuance of a summary of health coverage information, called "Summaries of Benefits and Coverage" (SBCs).

For the purposes of this subsection, "Eligible Persons" shall mean: Covered Persons under this Policy; and any other persons who are eligible for, but not currently covered by, the benefits of this Policy.

The Policyholder and Horizon BCBSNJ mutually agree that their individual and shared responsibilities in complying with the final rule regarding SBCs are as described below.

Responsibilities of Horizon BCBSNJ:

- a. Horizon BCBSNJ shall prepare and deliver to the Policyholder, while this Policy is in full force and effect, SBCs that accurately and in a culturally and linguistically appropriate manner describe the benefits provided under this Policy upon request and upon renewal of this Policy by the Policyholder. Where the Policyholder has purchased additional coverage from Horizon BCBSNJ in addition to the group health benefits under this Policy, and such coverage is within the scope of benefits to be included in the SBC, Horizon BCBSNJ shall also accurately and in a culturally and linguistically appropriate manner describe the benefits provided under such additional coverage.
- b. Horizon BCBSNJ shall deliver the SBC to Horizon BCBSNJ Covered Persons *upon a Covered Person's request*. The SBC delivered to the Covered Person shall be specific to the currently enrolled Horizon BCBSNJ coverage. Horizon BCBSNJ will also prepare and deliver the SBC to the Policyholder for

distribution by the Policyholder to Eligible Persons not currently enrolled under this Policy.

- c. The SBC(s) provided by Horizon BCBSNJ to the Policyholder shall be delivered in hard copy, unless the Policyholder directs otherwise. If electronic delivery by Horizon BCBSNJ is available, and the Policyholder so directs, the SBCs will be delivered to the Policyholder electronically, subject to any applicable federal requirements regarding such delivery.
- d. If the Policyholder wishes to prepare the final SBC with additional materials beyond information describing the benefits under this Policy (e.g., inclusion of non-Horizon BCBSNJ benefits), and Horizon BCBSNJ agrees, Horizon BCBSNJ shall provide in a timely and appropriate manner, consistent with applicable federal rules, the information to be included in the SBC. The Policyholder must make a specific request in writing. Horizon BCBSNJ shall not be responsible for, and the Policyholder shall hold Horizon BCBSNJ harmless from, the Policyholder's misuse of such information and the preparation and distribution of the SBC containing such information.
- e. With respect to parts a., b., c. and d., above, Horizon BCBSNJ's responsibilities shall be performed in accordance with all applicable federally-imposed time frames.

Responsibilities of the Policyholder:

- a. The Policyholder shall deliver to all Eligible Persons, including Horizon BCBSNJ Covered Persons, the SBC for the group health benefits provided under this Policy, as required by federal law or regulations, in a timely and appropriate manner. The Policyholder shall distribute SBCs under this provision: to all Eligible Persons with any written application materials for enrollment (including open enrollment); to special enrollees; and upon renewal of coverage; and upon request.
- b. The Policyholder shall distribute applicable SBCs, upon request and at any other times, to Eligible Persons who are not currently enrolled with Horizon BCBSNJ.
- c. Solely for the purpose of the delivery of the SBC, as applicable, the Policyholder shall allow Horizon BCBSNJ reasonable access to its Eligible Persons.

Additional Services:

Upon the Policyholder's request, and subject to the terms of a separate written agreement between the Policyholder and Horizon BCBSNJ, Horizon BCBSNJ may agree to provide certain services in connection with the preparation and delivery of SBCs, at charge, that: are not described above; or that would otherwise be the Policyholder's responsibility. Such services include, but are not necessarily limited to: (a) the inclusion in the SBC of required information about group coverage(s) not provided by Horizon BCBSNJ; or (b)

the distribution of the SBC to certain Eligible Persons when such distribution would otherwise be the Policyholder's responsibility.

Indemnification:

In addition to any other indemnifications that apply under this Policy, the Policyholder and Horizon BCBSNJ agree to defend, indemnify and hold each other harmless against all claims, including: legal fees; judgments; administrative expenses; and any applicable civil penalties and damages, that may result at any time arising from or is solely attributable to: the negligence, omission, or failure to comply with the terms of this subsection; or any applicable laws or regulations that affect this subsection. This indemnification shall survive termination of the Policy.

Anything in the Policy not changed by this Rider remains in full force and effect. Attach this Rider to the Policy.

By: Al Bowles

**Vice President
Commercial and Major Accounts Markets
Horizon Healthcare Services, Inc.**