

We are very excited about “The Inner Circle” and helping our dedicated employees receive the best healthcare possible with no annual deductibles and minimal or no co-pays.

“The Inner Circle” is an easy to use, cost saving healthcare program which is a great benefit to our employees, physicians and our hospital.

In order to take advantage of “The Inner Circle” benefits, employees enrolled in either QualCare or Horizon BCBSNJ health benefit plans should simply choose a physician or provider that participates in “The Inner Circle” program. You and your covered dependents will then seek health-care at Jersey City Medical Center or one of our affiliates.

Please be assured your privacy concerns will be addressed. Very importantly, there is no extra paperwork to complete. This means that all claims and costs for any services are paid by LibertyHealth. Although you may receive a statement from Horizon BCBCNJ or QualCare, these companies simply process the claims and paperwork for a fee that LibertyHealth pays for the health benefit coverage.

Please join us in becoming a member of “The Inner Circle”.

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**BENEFITS
FOR
LIBERTYHEALTH
AND JCMC
EMPLOYEES
VIA
“THE INNER
CIRCLE”**



**FOR A CURRENT LISTING OF
“THE INNER CIRCLE”
PHYSICIANS, GO TO THE
LIBERTYHEALTH INTRANET OR
VISIT THE HUMAN RESOURCES
DEPARTMENT**

January, 2012

WHAT IS “THE INNER CIRCLE” PROGRAM?

◆ Who can use this program?

If you have health coverage through a LibertyHealth / JCMC health plan (QualCare or Horizon BCBSNJ) you and your covered dependents are automatically entitled to savings under this program by utilizing JCMC participating doctors and hospital services.

◆ What healthcare practitioners and programs are participating in “The Inner Circle”?

All LibertyHealth facilities and most JCMC physicians with admitting privileges have joined! Also included are ancillary providers such as radiology facilities, the JCMC Emergency Room, JCMC lab, anesthesiology, and other providers selected by LibertyHealth who choose to join “The Inner Circle”.

◆ Why should you take advantage of “The Inner Circle” program?

1. It’s easy to use. There are no forms to fill out and you are enrolled automatically simply by seeking services from participating physicians and programs that you choose from the list on the LibertyHealth intranet.

2. Save money. This plan now offers you and your covered dependents the option of saving money while receiving quality care from our facilities, physicians, and supporting services.

3. Quality and value. Maximum value and quality of care for you and your covered dependents at offices and labs located near the hospital save you time and money.

Examples:

IN-NETWORK vs.

Current In-Network (Horizon BCBSNJ or QualCare)

**Example: Anesthesia Services
(Out-patient surgical)**

(Coverage is 90% after deductible)

Out-patient surgical bills	
from Horizon/QualCare	\$ 2,000
You pay individual deductible	\$ 400
Horizon pays 90% of balance	\$ 1,440
You pay 10% of balance	\$ 160

Employee Pays: \$ 560

Another example:

Primary Care Physician co-pay	\$ 20
Specialist co-pay	\$ 30
MRI co-pay	\$ 20
Hospital Admission co-pay	\$ 500
Annual individual deductible	\$ 400

Total Cost to Employee: \$ 970

“THE INNER CIRCLE”

Using “The Inner Circle”

(JCMC Physicians and services – Horizon BCBSNJ or QualCare)

**Example: Anesthesia Services
(Out-patient surgical)**

Coverage is 100% - NO DEDUCTIBLE

Out-patient surgical bills	
from Horizon/QualCare	\$ 2,000
You pay individual deductible	\$ 0
Horizon pays 90% of balance	\$ 1,800
LibertyHealth pays provider	\$ 200

Employee Pays: \$ 0

Another example:

Primary Care Physician co-pay	\$ 10
Specialists co-pay	\$ 10
MRI at JCMC	\$ 0
Hospital Admission at JCMC	\$ 0
Annual Deductible, Family	\$ 0

Total Cost to Employee \$ 20