

**IUOE Local 68 has medical, dental, vision, and prescription benefits  
for participating members.  
The medical plan is Horizon Advantage EPO.**

This is a New Jersey plan, but there are many participating providers in New York and Pennsylvania. To find a participating provider, please visit.

<http://doctorfinder.horizonblue.com/>, and select "Advantage EPO" as your plan.

We have Blue Card PPO, which allows us to see doctors OUTSIDE NJ who participate with the Blue Cross PPO of that state. To search for participating Blue Card providers OUTSIDE NJ, please go to <http://provider.bcbs.com/> and select "PPO" as your plan.

We don't have out-of-network benefits.

We do not need a referral to see a specialist.

**Dental** is Horizon Dental Option, and we get \$1500/person per year.

CVS/Caremark is the prescription plan.

**Vision Plan:** \$500 reimbursement per person, per year, and that includes the exam. We don't have 'Routine' vision coverage for adults. If your eye care provider participates with Horizon Advantage EPO, ask them to submit the exam as a MEDICAL exam so that it will be covered.

Our **Prescription Insurance** is CVS/Caremark. For families, there is a prescription deductible of \$200. You will have to pay full price on prescriptions until you meet that amount. If there is a generic available, you must get the generic drug, otherwise you will have to pay the difference between the brand name and generic drugs. There is an out of pocket maximum for prescriptions; \$2,000 for single, \$4,000 for a family. If your family pays over \$4,000 for prescriptions, everything over the \$4,000 mark would be free.

Here is the website where you can search for doctors and dentists. Make sure you choose "Advantage EPO" if you are looking for a participating provider in the medical, and "Dental Option" when searching for a dentist. <http://doctorfinder.horizonblue.com/>