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HorizonSelect: Give Your Clients More Choice and Control

If your clients are looking for solutions to control health insurance costs while providing employees with more choices and control, New Jersey employers can now offer their employees a simple solution with **HorizonSelect**.

Available to employers with 51 or more employees, HorizonSelect is an online private exchange that offers employers a simple way to establish a defined contribution health insurance plan to manage their company's health insurance costs. With HorizonSelect, employers provide a lump sum of money (a defined contribution) to their employees to purchase a medical plan, as well as optional dental and vision plans.

Employees purchase their health plans on the secure HorizonSelect website at **Select.HorizonBlue.com**. Here, employees can view Horizon BCBSNJ health plans available to them and see how much their employer contributes to premiums. HorizonSelect plans offer a range of copayment and deductible



options, including at least one HSA-compatible plan. Considering their health needs and budget, employees can then simply select the health plan that fits them best.

To learn more about HorizonSelect, please contact your Horizon BCBSNJ sales executive or account manager.

10 Years of Giving: The Horizon Foundation for New Jersey

This year, we celebrate 10 years of The Horizon Foundation for New Jersey supporting New Jersey communities. Since its inception in 2004, the Foundation has made 965 grants to nonprofit organizations totaling more than \$34 million.

The Foundation functions as Horizon Blue Cross Blue Shield of New Jersey's charitable giving arm and supports the company's promise to enrich the lives and health of our members and communities we serve. The Foundation promotes health prevention and education for serious chronic diseases, and expands arts and cultural opportunities.

We're proud to reach this decade milestone as we continue to give back to our home state. The charitable organizations and programs we support help make New Jersey a more vibrant place to live, work and raise a family.

Learn more about how The Horizon Foundation for New Jersey is making a positive difference in the lives of thousands of people.



Members Rewarded for Taking Steps Toward Wellness

Everyone wants to be active and stay healthy, but it's not always easy to get started and stay motivated. Now, Horizon Blue Cross Blue Shield of New Jersey members have new online tools and financial incentives to encourage them to start and continue a program to meet their personal health goals.

Horizon.cafewell.com, our new interactive health and wellness website, is live for most Horizon BCBSNJ members, ages 18 years and older, and their families.

Registering on the site and getting started is easy. Members can immediately begin to:

- Set personal health goals.
- Invite friends and family to join.
- Read helpful tips and articles on health and wellness.
- Get recommendations on how to best achieve personal health goals.
- Connect with health experts and others working toward the same goals.

Whether Horizon BCBSNJ members want to increase physical activity, lose weight or manage a health condition, on Horizon.cafewell.com they can privately and securely develop their own health program and collect Horizon Life Points for documenting their progress toward their health goals to earn rewards, including \$50 gift cards.

Members can sign up for free:

1. Go to Horizon.cafewell.com or sign in through Member Online Services at HorizonBlue.com.
2. Answer brief questions so content can be suggested for a personalized experience.
3. Explore the site and connect with experts, friends and family members on their health quest.
4. Stay active in the online community for best results and for chances to be rewarded.

Members can access the site through a computer or mobile device, anytime, anywhere. This new wellness option brings added value for Horizon BCBSNJ members.

If you have questions, please contact your Horizon BCBSNJ sales executive or account manager.



Our Commitment to Diversity

At Horizon Blue Cross Blue Shield of New Jersey, we are proud of our commitment to diversity and inclusion among our employees, members, doctors and business partners.

Diversity is part of who we are as a company. We embrace and value differences of culture, education, experience and perspective in our workplace.

For more information, please visit HorizonBlue.com/Diversity.

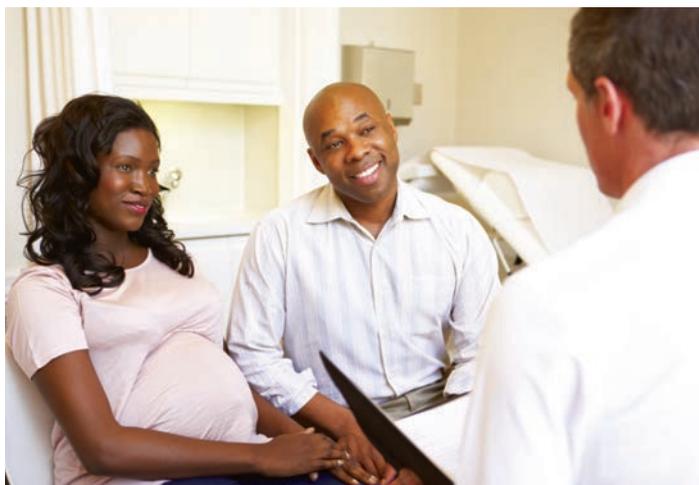
Horizon BCBSNJ and 190 Ob/Gyns Create the State's First Patient-Centered Pregnancy and Delivery Program

Horizon Blue Cross Blue Shield of New Jersey launched the state's first Patient-Centered Pregnancy and Delivery Episode of Care Program designed to deliver better outcomes, better patient experiences and lower costs through better coordination of care for pregnant women. Horizon BCBSNJ joined with 190 of its network doctors at more than 100 office locations to create this new program.

The Ob/Gyn doctors participating in the program operate similar to a coach directing a team, by leading and organizing the full-spectrum of care related to a patient's pregnancy, delivery and post-delivery recovery. Participating Ob/Gyn practices work closely with hospitals and other caregivers to ensure their patients receive quality, efficient care and an exceptional experience for the duration of their pregnancies. Horizon BCBSNJ will reimburse the participating practices at an agreed upon amount and participating doctors may be eligible for shared savings if they meet program goals.

Practices participating in the Patient-Centered Pregnancy and Delivery Episode of Care Program include:

- Lifeline Medical Associates – 100 physicians at 50 locations in Bergen, Essex, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren counties.
- Regional Women's Health Group, LLC – 75 physicians at 40 locations in Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Passaic, Salem and Union counties.



- Women's Comprehensive Healthcare of New Jersey, LLC – 10 physicians at eight locations in Middlesex, Monmouth and Ocean counties.
- Ocean Obstetric & Gynecologic Associates – Four physicians at three locations in Monmouth County.
- Dr. Christopher K. Chong – One location in Atlantic County.

If you have questions about how the Patient-Centered Pregnancy and Delivery Episode of Care Program can benefit your clients, please contact your Horizon BCBSNJ sales executive or account manager.

Horizon BCBSNJ launches ACOs with Leading Area Providers



Horizon Blue Cross Blue Shield of New Jersey continues to launch collaborative Accountable Care Organizations (ACOs) to improve care coordination for its members and control costs.

Recently, we announced ACOs with:

- Hackensack-Physician Hospital Alliance.
- JFK Medical Center.
- LHS Health Network.
- Partners In Care.

ACOs are built on a strong primary care foundation. Participating physician groups help create a healthier patient population through a coordinated, accountable approach to care among providers within the ACO. ACOs are designed to achieve measured patient quality outcomes and decrease unnecessary and duplicative medical tests and treatments.

Under an ACO agreement, Horizon BCBSNJ provides care coordination payments to the ACO to take on additional accountability for improving the health and patient experience as well as controlling the cost of care for its Horizon BCBSNJ patients. The ACO and its affiliated practices have an opportunity to share in the resulting financial savings with Horizon BCBSNJ, provided the ACO meets certain health improvement, patient satisfaction and cost goals.

In addition to these ACO agreements, Horizon BCBSNJ has a number of patient-centered programs, including Patient-Centered Medical Homes and programs focused on different Episodes of Care, including joint replacement and pregnancy. More than 500,000 Horizon BCBSNJ members are now benefiting from our patient-centered programs.

If you have questions about our ACO agreements or any of our patient-centered programs, please contact your Horizon BCBSNJ sales executive or account manager.

Robert Wood Johnson University Hospital Rahway Joins Horizon Hospital Network

Robert Wood Johnson University Hospital Rahway joined the Horizon Hospital Network effective March 1, 2014. Robert Wood Johnson University Hospital Rahway is a part of Robert Wood Johnson Health System.

This fully accredited acute care hospital is now considered in network for members enrolled in Horizon Blue Cross Blue Shield of New Jersey health plans. For more information about this newest addition to the Horizon Hospital Network, visit rwjuhr.com.

Visit HorizonBlue.com/directory for details about all of our participating doctors, hospitals and other health care professionals.



Horizon BCBSNJ provides you with the information you need to help your clients.



Visit Horizon Blue Cross Blue Shield of New Jersey's corporate Facebook® page, [facebook.com/HorizonBCBSNJ](https://www.facebook.com/HorizonBCBSNJ).



Stay up to date with the latest company news and health and wellness information. Follow us on Twitter™, [twitter.com/HorizonBCBSNJ](https://www.twitter.com/HorizonBCBSNJ).



Watch videos explaining how we're transforming the health care delivery system in New Jersey, [youtube.com/BCBSNJ](https://www.youtube.com/BCBSNJ).



Learn how to stay connected with Horizon Blue Mobile anytime, anywhere, mobile.HorizonBlue.com.



The Horizon Blue App gives members access to their health insurance information anytime, anywhere.



Broker News

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