



May 13, 2020

Dear Valued Customer:

We know these are challenging times for many of our members. Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) has led the way in removing barriers and reducing costs during this public health emergency so our members can get the care they need and maintain their coverage at a time when they need it most.

I'm pleased to let you know that Horizon BCBSNJ is taking the additional step of **reducing your group's monthly dental premiums by 25% for April and May**. There's nothing you need to do to take advantage of this premium reduction. You will see this reduction in the form of a credit on your July premium statement.¹

Routine dental visits can do more than keep teeth clean. They can also provide early detection of serious health risks, such as diabetes. We want to help ensure that the dental coverage you provide continues to be there for your employees.

Other actions that we have taken due to the COVID-19 pandemic include offering emergency dental premium grace periods and reimbursing dental professionals for care delivered through teledentistry. As it relates to our communities that we work and live in, we have also:

- Supported doctors, nurses and hospitals with policies that: protect their health by supporting social distancing and purchasing 500,000 N95 masks; made it easier to deliver and be paid for care to members; and eliminated administrative tasks so they can focus all of their resources on delivering critical and life-saving care.
- Donated more than \$4.5 million to support the safety, medical, social, and economic needs of New Jersey's communities and vital health professionals.

We are grateful for the trust our customers place in us. We have been here when our customers and communities have needed us most. Rest assured, we will continue to provide the coverage and services our customers count on now and always.

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

Sincerely,

Jared Ferguson
Director, EXPAND

¹If your group policy terminates, your group will receive the premium reduction as a refund, not as a credit on your July premium statement.