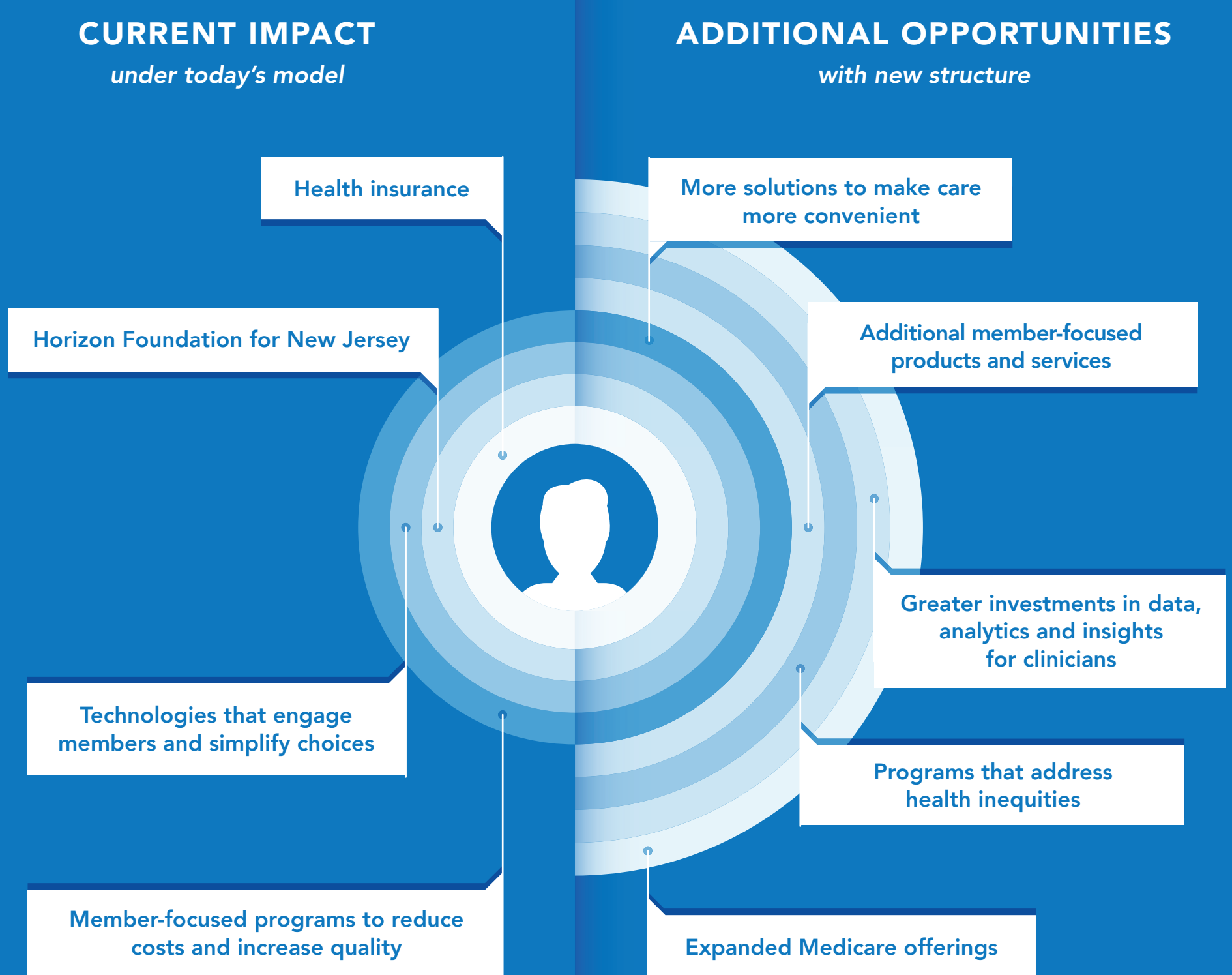


Keeping the Focus on Our Members

Modernizing our corporate structure to address members' needs and expectations better than ever

For 87 years, our members have always been at the core of who we are and what we do at Horizon Blue Cross Blue Shield of New Jersey. That's why we have proposed a new legal structure as a not-for-profit mutual, which will allow us to accelerate investments in technology and innovation to improve cost, quality and the health care experience for our members.



What this modernization means



More affordable, efficient and accessible health care for our members



Improved tools and services for providers to better serve our members



Greater flexibility to respond to our members' evolving health care needs



Expanded employment opportunities and economic contributions for the entire state

Improving health care for New Jersey

Modernizing to a mutual won't change our not-for-profit status, just our ability to make the future of health care happen and empower our members to achieve their best health. That's how Blue works for you.

To learn more, visit www.HorizonForYou.com.

