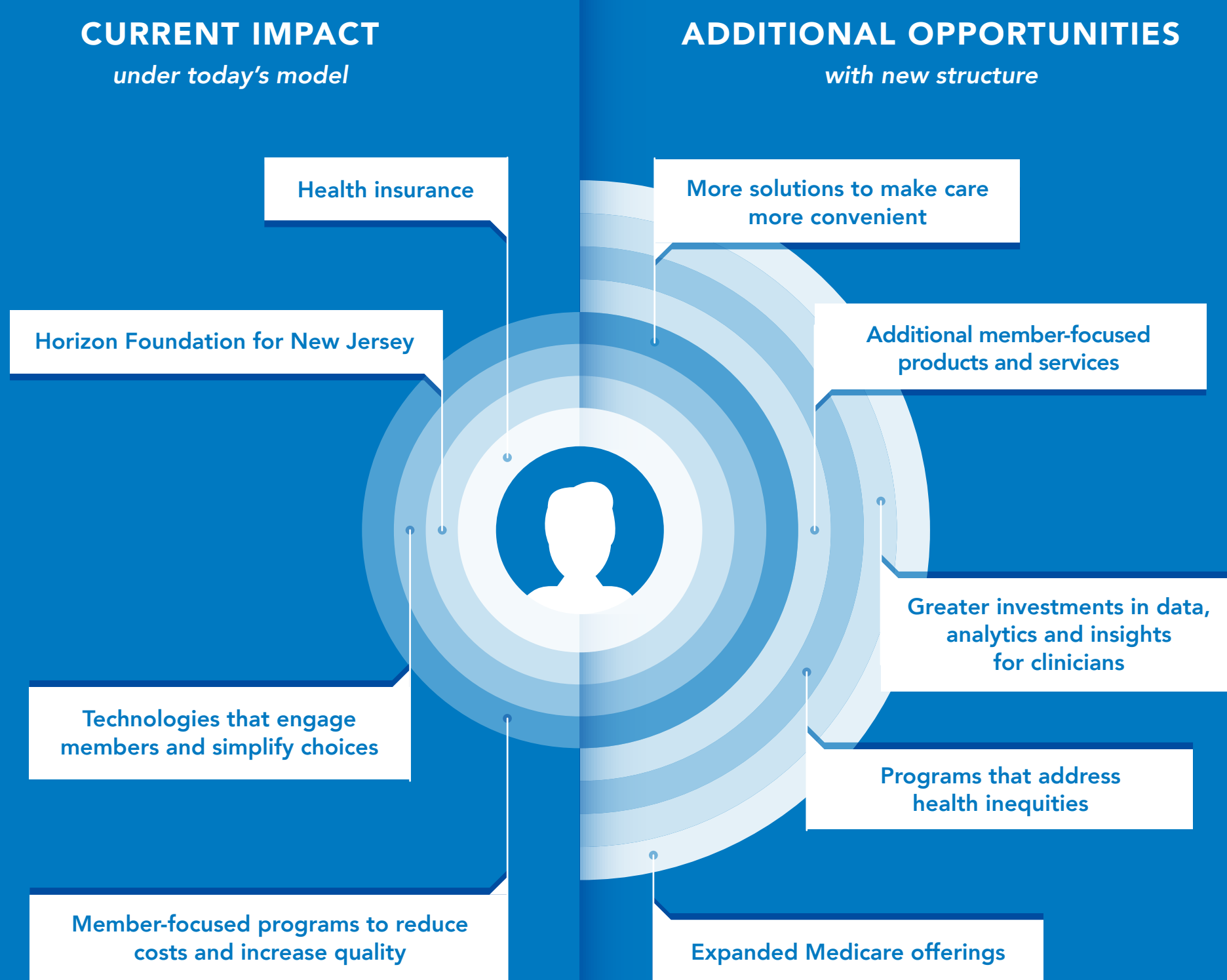


# Keeping the Focus on Our Members

Modernizing our structure to advance health care affordability, simplicity and quality

For nearly 90 years, being there for our members and staying prepared to serve their changing needs has been our highest priority. That's why we have proposed a new legal structure for Horizon Blue Cross Blue Shield of New Jersey. As a not-for-profit mutual, we will have the flexibility to continue working hard for our members just as we've done during the COVID-19 pandemic.



## 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 economic activity 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 or mission. It will just improve our ability to make the future of health care happen so we can be there for our members when they need us most.

**That's how Blue works for you.**

