Introducing HorizonSelect:

The Future of Employee Benefits

The HorizonSelect private marketplace helps you control costs while offering your employees more health plan choices, along with optional vision and dental coverage.

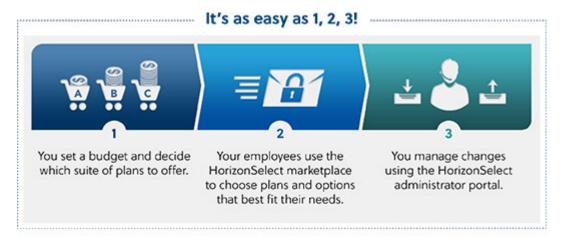




To find out more about HorizonSelect, visit ChooseHorizonSelect.com, ask your Brown & Brown account manager.

How does HorizonSelect work?

HorizonSelect is a defined-contribution solution. You decide how much to spend, so your health benefit cost is set and predictable.



What does HorizonSelect offer?

You get to:

- Set and stick to a predictable health benefit budget
- Provide a range of health plan options to employees
- Attract and retain talent by offering quality health benefits

Your employees gain:

- More control over their health benefit choices
- Education and guidance to help them understand their needs and select the most appropriate coverage

- Increase employee awareness of the cost and value of their health benefits
- Reduce your administrative burden with support from HorizonSelect Executives
- Unique support from HorizonSelect Advisors, registered nurses and customer service representatives

Why Horizon BCBSNJ?

For more than 80 years, Horizon Blue Cross Blue Shield of New Jersey has been bringing financial protection and peace of mind to state residents. It's no wonder that more New Jersey employers choose Horizon BCBSNJ health plans for their employees.

Ready to learn more?



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