

**IMPORTANT INFORMATION: WITHDRAWAL OF NONSTANDARD
HEALTH BENEFIT PLANS**

DATE

GROUP BENEFIT ADMINISTRATOR

<Group Name>

<Address>

<City, State, Zip>

Re:

Dear Valued Customer:

This notice contains important information about your current coverage and the next steps that **MUST** be taken. In our continued focus on service to our clients, Horizon Blue Cross Blue Shield of New Jersey (“Horizon BCBSNJ”) is streamlining its product portfolio. In compliance with Small Employer Health Benefits Program regulation (N.J.A.C. 11:21-13.6), Horizon BCBSNJ has received approval from the New Jersey Department of Banking and Insurance to withdraw its Nonstandard Small Employer health and prescription drug plans from the marketplace. As a result, your current Nonstandard group plan has been withdrawn and, therefore, will not be renewed as of your next anniversary date.

“Nonstandard” plans are plans that were either issued prior to the January 1, 1994 (effective date of New Jersey’s reform laws) or issued to small employers that do not meet the eligibility requirements of the reform laws.

If you are eligible for Small Employer group coverage under the Small Employer Health Benefits Program, you can select from our Small Employer portfolio of select health plans.

If you decide not to replace your group plan, your employees can enroll in individual plans. If that is the case, please have your employees discuss this with a Horizon BCBSNJ Consumer Inside Sales Representative at **1-800-224-1234**.

Please review our entire suite of products¹ displayed on our website at <www.HorizonBlue.com>. We think you will be pleased with the selection.

Your next steps:

[Contact your broker, <BROKER’S NAME>, as soon as possible. It’s important that you speak with your broker at least 15 days before your upcoming anniversary date to discuss your health plan options.]

[Contact your Horizon Sales Representative, <SALES REP'S NAME>, at <SALES REP'S NUMBER>. It's important that you speak with us at least 15 days before your upcoming anniversary date, so we can discuss the best plan options for your needs.]

Important to know:

The decision to change our product portfolio is being applied uniformly and is not based on the claims experience of your group or any health-related factors of current or future members. Our streamlined product portfolio will enable us to continue our focus on service to you and your employees.

If you have questions about the withdrawal process or would like more information about Horizon BCBSNJ health, prescription drug and dental plan options, please contact us or your broker.

Horizon BCBSNJ values your continued business.

Sincerely,



Al Bowles
Vice President
Commercial and Major Accounts Markets

cc: Broker