

## NOTICE OF IMPORTANT CHANGES TO YOUR BENEFITS

DATE

Dear Member:

Horizon Blue Cross Blue Shield of New Jersey (“Horizon BCBSNJ”) is writing to give you important information about your current coverage. Pursuant to Small Employer Health regulation NJAC 11:21-13.6, Horizon BCBSNJ submitted a request to the New Jersey Department of Banking and Insurance to withdraw its Nonstandard Small Employer Health Benefits Plans. Horizon BCBSNJ is writing to notify you that the withdrawal was approved by the New Jersey Department of Banking and Insurance.

Please be advised that you are receiving this letter notifying you of the withdrawal because you are currently enrolled in a Nonstandard Small Employer Health Benefits Plan. As a result of the withdrawal, your employer will not be able to renew your current Nonstandard Small Employer Health Benefits Plan. Your group has also received a similar notification.

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

Your employer may be able to convert to a Reform plan, if your employer is eligible for Small Employer Reform coverage and chooses to obtain such coverage. Please speak with your employer regarding its decision and/or eligibility.

If you are currently enrolled in a Nonstandard group plan that is not replaced by your employer with other group coverage, you may enroll in an Individual plan. It may seem challenging at first to think about selecting Individual health coverage, however, a Horizon BCBSNJ Consumer Sales Executive can assist you with the process and provide you with the information you need to select your new Horizon BCBSNJ Individual coverage. Please contact our Horizon BCBSNJ Consumer Inside Sales Representatives at **1-800-224-1234** to discuss the Individual plan options. You can also review our entire suite of products displayed on our website at <[www.HorizonBlue.com](http://www.HorizonBlue.com)>. <sup>1</sup> We think you will be pleased with the selection.

### **Important for you to know:**

The decision to make this product portfolio change is being applied uniformly and is not based on claims experience or any health-related factors. A streamlined product portfolio will enable us to continue our focus on service to you.

**Your next steps:**

Contact your employer to determine if it is planning to replace your group coverage. If your employer is not replacing your group coverage, please contact a Horizon BCBSNJ Consumer Inside Sales Representative to discuss the best Individual coverage for your health care needs.

Thank you for allowing Horizon BCBSNJ to continue to provide health coverage for your health care needs.

Sincerely,

A handwritten signature in cursive script that reads "Al Bowles".

Al Bowles  
Vice President  
Commercial and Major Accounts Markets

<sup>1</sup> Products and services may be provided through Horizon Blue Cross Blue Shield of New Jersey, Horizon Healthcare of New Jersey, Inc. or Horizon Healthcare Dental, Inc., all of which are independent licensees of the Blue Cross and Blue Shield Association.