

October 2012

Dear Group Administrator:

You are receiving this notice pursuant to New Jersey state regulations (N.J.A.C. 11:21-9), which govern small employer informational rate filings.

Horizon Blue Cross Blue Shield of New Jersey recently discovered a billing error for Small Employer PPO plans that renewed in September and October 2012. Although a rate increase was filed with the Department of Banking and Insurance for your plan, and you were notified of that change, the increase was not reflected in the premiums billed.

The rate charged for the period between September 1, 2012 and October 31, 2012 was in fact lower than the rate filed and quoted in your rate notification. State regulations require that we honor the lower rate for 60 days from the date you receive this notice.

You have already received your rate notification, which reflects the correct renewal rate. This rate will be implemented effective January 1, 2013 and will remain in effect until your next renewal date.

If you have any questions regarding this matter please contact your Small Employer broker or call Customer Service at **1-800-225-1955**. Our representatives are available Monday through Friday, between 8 a.m. and 6 p.m., Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam H. Servetah". The signature is fluid and cursive, with the first name "Adam" being the most prominent.

Adam H. Servetah, CPA
Director
Billing, Enrollment and Implementation