

"Can our employees really afford high-quality plans?"

YES.

INTRODUCING



HorizonBlue.com/OMNIA

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Collaborating to Improve Health Care and Lower Costs

Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) was founded in 1932 as one of the first health insurance companies in the nation. Today, the company has 5,000 employees and serves more than 3.8 million members. Since 2010, Horizon BCBSNJ has led a collaborative effort with hospitals and doctors to change how health care is delivered and financed by creating patient-centered programs. Under these programs, hospitals and doctors are not paid for the amount of services they perform, but are rewarded for meeting high quality standards of care, improving patient satisfaction and lowering costs. More than 6,000 patient-centered doctors are serving 750,000 members in patient-centered programs.

With this success, Horizon BCBSNJ joined with six health systems and a multispecialty physician group to form the OMNIA Health Alliance. This unprecedented collaboration is committed to: keeping individuals healthy; rewarding improved quality of care; enhancing patient experience; and lowering total costs of care. Horizon BCBSNJ and its subsidiary companies offer a wide array of medical, dental, and prescription insurance products and services, including Medicare Advantage health plans.

In 2016, Horizon BCBSNJ is introducing new lower premium OMNIA health plans that allow members to save additional out-of-pocket costs for using certain doctors and hospitals.

Horizon NJ Health, a Horizon BCBSNJ company, is the largest Medicaid and NJ FamilyCare insurer in New Jersey, serving nearly 850,000 publicly insured members. Horizon Casualty Services, Inc. provides workers' compensation and personal injury protection administrative services. Employers can also purchase group life and disability policies through Horizon Insurance Company.

Horizon BCBSNJ is dedicated to improving the communities in New Jersey that it serves. The company's philanthropic arm, The Horizon Foundation for New Jersey, has awarded more than \$42.4 million to support New Jersey non-profit organizations. Created in 2004, the Foundation is committed to working alongside those who can help us improve our neighbors' health, inform their health decisions and inspire them to lead healthier lives.

Horizon BCBSNJ, Horizon NJ Health, Horizon Insurance Company, and The Horizon Foundation for NJ are all independent licensees of the Blue Cross and Blue Shield Association. To learn more about Horizon BCBSNJ, visit www.HorizonBlue.com. **PS**