



Home Telemonitoring:

Another way to take control of your health.

Daily monitoring of vital health information at home is one of the newest ways for members and their physicians to track and coordinate their treatment plans.

Eligible members with chronic medical conditions, such as heart failure or diabetes, who are participating in the *Horizon Health and Wellness Education Program*, can receive a monitoring device to use at home. Every day, members check their weight, blood pressure, pulse or blood sugar as directed by their physician. This information is transmitted from the monitoring device through the phone line to the home monitoring nurse. The member's Primary Care Physician (PCP), if one was selected, is notified immediately of any significant changes and receives monthly updates on his or her patient's health status.

This program is offered at no charge to eligible members participating in the *Horizon Health and Wellness Education Program*.

For more information on the *Horizon Health and Wellness Education Program*, please visit www.HorizonBlue.com and click the *Health and Wellness* link.

information you need is only a phone call away

Have a question about your health benefits? Need to make a PCP change? Looking for a Member Handbook?

When you need information about your health plan, call the Horizon Direct Access Member Services phone number on the back of your ID card. You'll be connected to our easy-to-use self-service phone system and receive instant access to a variety of information.

Member Services is available 24 hours a day, seven days a week.

Based on member feedback, we've made enhancements to our self-service phone system:

- **Simpler and faster:** The self-service phone system clearly lists the menu options and prompts so you get the information you need faster.
- **Easier:** We've made it easier for you to speak with a live Member Services Representative while in the self-service system.
- **More flexible:** You can choose to use the touch-tone keypad or speak your information to navigate through the call.

USE THE SELF-SERVICE PHONE SYSTEM TO ACCESS INFORMATION AND SERVICES, INCLUDING:

- Claim status.
- Enrollment verification.
- Benefit information.
- ID cards, benefit books, member handbooks and claim form requests.
- Primary Care Physician (PCP) selections, if one was chosen, and/or changes.
- Locating a physician.



STAY INFORMED AND MAKE YOUR VOICE COUNT!

Find out, first hand, what's being debated in Trenton that may affect your health care.

Visit www.HorizonBlue.com/Stayinformed and sign up to receive e-mail alerts that will provide information

on issues that impact you.

And, get easy instructions on how you can contact key legislators to voice your opinions.

Sign up. Stay informed. Make your voice count!

lab network UPDATE



An extensive network available

As a Horizon Direct Access member, you have in-network access to more than 25,780 physicians and 74 hospitals in 87 locations.

Offering you an extensive physician and hospital network is one more way we are Making Healthcare Work for you.

Inside the numbers:

PRIMARY CARE PHYSICIANS (PCPs) More than 400 additional PCPs were added, including adding new physicians in Pennsylvania for our South Jersey members.

SPECIALISTS More than 1,195 additional new specialist physicians and health care professionals joined our network.

LABS LabCorp now has more than 80 Patient Service Centers (PSCs) in New Jersey to serve you. Many labs have extended and weekend hours.

We've added more than 1,600 new physicians to the Horizon Managed Care Network.

We are pleased to announce that we have recently expanded our relationship with Laboratory Corporation of America (LabCorp) and its subsidiaries. LabCorp has been, and will continue to be, the exclusive **network** laboratory services provider for your health coverage. On May 1, 2007, LabCorp became the only laboratory services provider with a national scope within our PPO network.

Also, on May 1, 2007, Horizon BCBSNJ's PPO network participation agreement with Quest Diagnostics was terminated. This lab no longer participates with any Horizon BCBSNJ network.

To locate LabCorp PSCs near you, visit www.LabCorp.com or call 1-888-LabCorp (522-2677).

So what does this change mean to you?

For in-network benefits:

- Continue to use LabCorp to receive in-network benefits. This does **not** change.

If you choose to receive out-of-network benefits:

- Use a participating PPO lab or a participating outpatient hospital lab to incur a lower out-of-pocket expense. (Check the *Hospital/Ancillary Search* of our Online Directory to view participating PPO labs near you.)
- Remember, using a lab that does **not** participate with **any** Horizon BCBSNJ network may make you financially responsible for amounts over our allowance, up to the total billed charges.

LAB SERVICES PROVIDED BY:	YOUR PAYMENT:	YOUR RESPONSIBILITY:
LabCorp	<ul style="list-style-type: none"> • Copayment is due at the time of service. 	<ul style="list-style-type: none"> • Applicable copayment only.
Any other lab that participates with our Horizon PPO network	<ul style="list-style-type: none"> • Payment is not due at the time of service. • We will send you an Explanation of Benefits (EOB). 	<ul style="list-style-type: none"> • You must pay any required deductible and coinsurance according to your out-of-network benefits. • The lab cannot bill you for more than our allowance.
A lab that does not participate with any of our networks	<ul style="list-style-type: none"> • Payment in full may be due at the time of service. • You must send the bill to us to be reimbursed for our allowance for covered services. 	<ul style="list-style-type: none"> • You must pay any required deductible, coinsurance and any charges over our allowance for covered services.

For more information or if you have any questions, please call **1-800-355-BLUE (2583)**.

Ambulatory Surgery Care

Stay in network for care and save money.

If you need to receive care at an Ambulatory Surgery Center, your first question may be, “Which one should I choose?” The second question may be, “How much will this cost me?” As a Horizon Direct Access member, you have the option to receive care at one of 125 in-network Ambulatory Surgery Centers in New Jersey or go out of network for care.

But did you know you also have the choice to lower your out-of-pocket expense? Choosing to have your medical care and services performed at an in-network Ambulatory Surgery Center lowers your out-of-pocket expense. Likewise, if you choose to have medical care and services performed at an out-of-network Ambulatory Surgery Center, you will **not** receive the benefit of our negotiated rates and discounts.

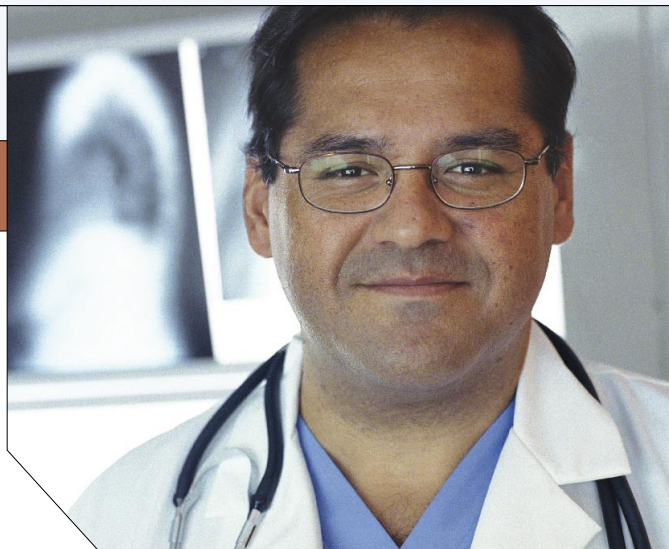
The following examples show how your choices affect your out-of-pocket expense.*

OUT-OF-NETWORK CARE

If you have your surgery performed at an out-of-network facility, your out-of-network benefits apply. That means you are responsible for the difference between the facility's charge and Horizon BCBSNJ's payment allowance. This includes a higher coinsurance, copayments and/or deductibles.

Let's say **you choose to go out of network**. A service is performed at an out-of-network Ambulatory Surgery Center. The charge is \$8,000. Horizon BCBSNJ's allowance for this service is \$922. This does not include any applicable coinsurance, copayments and/or deductible amounts. Since the service was performed at an out-of-network Ambulatory Surgery Center, you may be balance billed for any charges over and above our allowance.

Charged Amount	\$8,000
Horizon BCBSNJ Allowed Amount	\$922
Coinsurance/ Copayment	\$277 coinsurance (assuming a 70% out-of-network benefit)
Horizon BCBSNJ Payment	\$645
Member Liability (You Pay)	\$7,078 (includes coinsurance)



IN-NETWORK CARE

But let's say **you choose to go in network**. A service is performed at an in-network Ambulatory Surgery Center. The charge is \$4,000. Horizon BCBSNJ's allowance for this service is \$888. Again, this does not include any applicable coinsurance, copayments and/or deductible amounts. Since you chose an in-network Ambulatory Surgery Center, you cannot be balance billed for any charges over and above Horizon BCBSNJ's allowance.

Charged Amount	\$4,000
Horizon BCBSNJ Allowed Amount	\$888
Coinsurance/ Copayment	\$35 copayment \$89 coinsurance (assuming 10% coinsurance)
Horizon BCBSNJ Payment	\$764
Member Liability (You Pay)	\$124 copayment and coinsurance

Your choice impacts your medical expense. The in-network care example above shows a savings of more than \$3,100.

The next time your physician recommends a surgical procedure, ask him or her about Horizon BCBSNJ in-network Ambulatory Surgery Centers in your area. For a list of centers in your area, visit www.HorizonBlue.com and click *Provider Directory*.

*If you are a National Accounts member, please contact Member Services for more information on how to maximize your plan benefits.

