

**ATTENTION MEN:**  
 What do you do to protect your skin?  
 PAGE 5

**MEDICINE LABELS**  
 Make sure you understand the directions.  
 PAGE 6

**YOUR CONTINUITY OF CARE**  
 We work to provide continued treatment for our members.  
 PAGE 9

**UNDERSTANDING YOUR EOB STATEMENT**  
 We make it as easy as 1, 2, 3.  
 PAGE 10

**MY HEALTH MANAGER**  
 Helps you build a healthy tomorrow.  
 PAGE 13

## senior vice president's note



**A** positive health care experience includes having choices about where you receive care. As a Horizon Blue Cross Blue Shield of New Jersey member, you have

access to one of the single largest networks of physicians, health care professionals and hospitals to meet your health care needs.

Our extensive local network consists of 32,951 physicians and 74 hospitals in 87 locations to care for you and your family. And, they're located throughout all 21 New Jersey counties and in neighboring states.

Over the past year, we've expanded our physician and hospital networks by adding 778 physicians to the Horizon PPO Network. Other network enhancements include:

- Choice of more than 200 LabCorp Patient Service Centers (PSCs) in the region, many of which have morning and weekend hours.
- Access to 722,869 participating physicians and 6,360 hospitals nationwide.

With our extensive networks, you have peace of

mind knowing that you and your family can choose a physician or hospital that is just right for you.

Constantly increasing your health care choices

is one more way we are *Making Healthcare Work* for you.

Christy W. Bell

Senior Vice President  
 Healthcare Management



**More than 95 percent of all U.S. physicians and hospitals participate with Blue Cross and Blue Shield plans.**

## tell us what you think

Our goal is for you to be 100 percent satisfied with your Horizon Blue Cross Blue Shield of New Jersey health plan. We encourage you to tell us what you like about your plan and what you think needs improvement.

We also welcome feedback on this magazine, your member materials and any Horizon BCBSNJ educational literature you have received.

Please include the name of the policyholder and the group name (if applicable) with all inquiries.

Write:  
 Horizon Blue Cross  
 Blue Shield of New Jersey  
 PO Box 420, PP-15Z  
 Newark, NJ 07101-0420

Call:  
 1-800-355-BLUE (2583)

E-mail:  
 publications@  
 HorizonBlue.com





# information you need is only a phone call away

## Home Telemonitoring:

Another way to take control of your health.

**D**aily 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 participating physician 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](http://www.HorizonBlue.com) and click the *Health and Wellness* link.

Have a question about your health benefits? Need to change your participating physician? Looking for a Member Handbook?

**W**hen you need information about your health plan, call the Horizon PPO 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.
- Participating physician selections and/or changes.
- Locating a physician.



## STAY INFORMED AND MAKE YOUR VOICE COUNT!

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

Visit [www.HorizonBlue.com/Stayinformed](http://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!







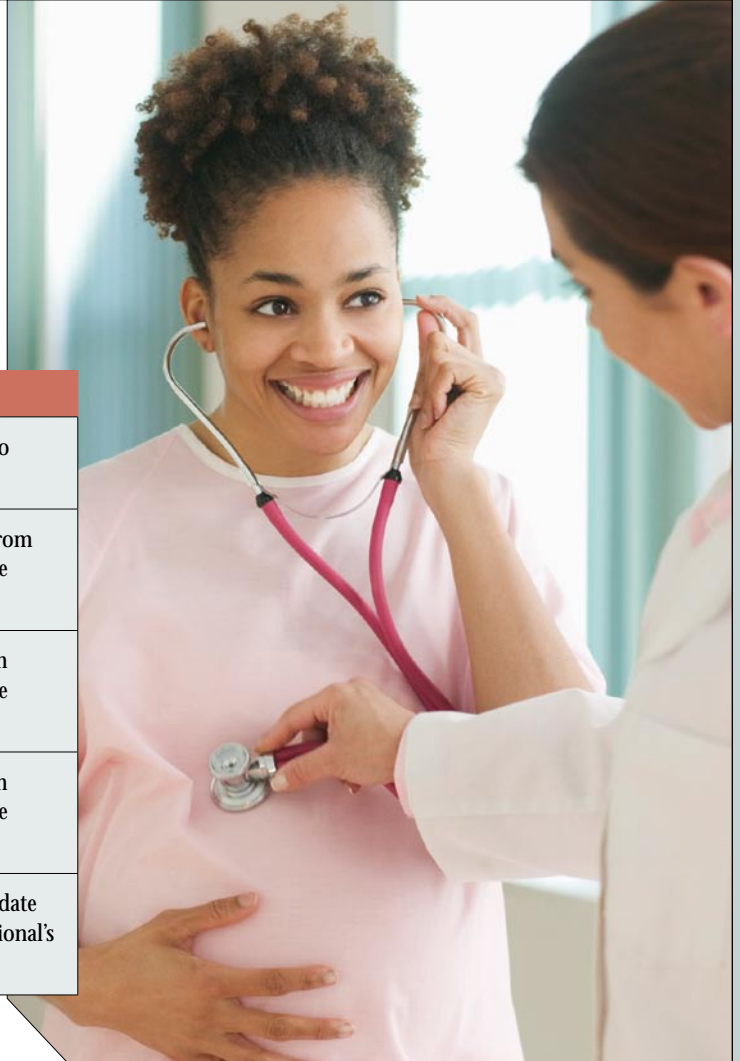


# Your continuity OF CARE

We work to provide continued treatment for our members.

**A**s a Horizon Blue Cross Blue Shield of New Jersey member, if you are receiving care, including services related to pregnancy, post-surgical care, cancer treatment or mental health and/or substance abuse treatment by a physician or other health care professional who is no longer under contract with Horizon BCBSNJ, you may continue to be treated by that physician or health care professional, if medically necessary.\*

Condition or treatment:	Coverage of services continues:
• <b>Pregnancy</b>	• To the postpartum evaluation, up to <b>six weeks</b> after delivery.
• <b>Post-surgical follow-up care</b>	• For a period of up to <b>six months</b> from the date the physician or health care professional's contract ended.
• <b>Cancer treatment</b>	• For a period of up to <b>one year</b> from the date the physician or health care professional's contract ended.
• <b>Mental health/ substance abuse</b>	• For a period of up to <b>one year</b> from the date the physician or health care professional's contract ended.
• <b>Other treatment, if medically necessary</b>	• For a period of <b>120 days</b> from the date the physician or health care professional's contract ended.



The information above does not apply if the physician or health care professional's relationship with Horizon BCBSNJ ended because:

- Our Chief Medical Officer determined that the physician or health care professional is an imminent danger to a patient or to public health, safety and welfare.
- A determination of fraud or a breach of contract by the physician or health care professional occurs.
- The physician or health care professional is the subject of disciplinary action by the State Board of Medical Examiners.

The same services must be provided by the physician or health care professional as when they were participating with Horizon BCBSNJ. Reimbursement for services follows the same

schedule used to reimburse the physician or health care professional while they were participating with Horizon BCBSNJ.

#### Member termination

In the event that a member is admitted to a health care facility on the date that his or her plan is terminated, we continue to provide benefits for the member until the date of the member's discharge from the health care facility, or exhaustion of the member's benefits under the plan, whichever occurs first. –

*\* National Accounts members: Please check with your benefits office for specifics regarding your health plan and continuity of care.*



# PPO lab network UPDATE

**W**e are pleased to announce that we have recently expanded our relationship with Laboratory Corporation of America (LabCorp) and its subsidiaries.

On May 1, 2007, LabCorp became the only laboratory services provider with a national scope for our Indemnity and PPO members. Additionally, effective May 1, 2007, Horizon BCBSNJ's PPO network participation agreement with Quest Diagnostics was terminated.

## So what does this change in the PPO laboratory network mean to you?

- As of May 1, 2007, you should use LabCorp or one of our other participating labs or participating outpatient hospital labs to receive in-network lab services and incur the lowest out-of-pocket expense.
- There is **no** change to lab services (or participating lab arrangements) provided through the BlueCard® PPO program.



## Using LabCorp provides:

- Convenient access to Patient Service Centers (PSCs) locally and across the country.
- Extended hours, including mornings and Saturdays, at many locations.
- Reduced out-of-pocket expense.
- Professional and courteous service.
- Enhanced performance and quality standards.

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

To locate LabCorp PSCs near you, visit [www.LabCorp.com](http://www.LabCorp.com) or call **1-888-LabCorp (522-2677)**.

## Walk to Quit

**A** 2007 study reported in the journal *Addiction* found that just a few minutes of exercise could help smokers quit.

According to researchers, smokers who participated in the study felt less desire for a cigarette after starting a program of moderate exercise. The study's lead author believes that one reason for this may be the hormones that exercise produces. These naturally occurring mood-enhancers may reduce a person's dependence on nicotine.

If you're trying to quit, try incorporating physical activity into your life. Not only is exercise good for your overall health, but also it may give you the mental lift you need to stop smoking for good.



## Anesthesia 101: A Primer

**I**f you or someone in your family is facing the prospect of surgery, anesthesia may be part of the procedure. There are some things you should know about anesthesia, and some things your anesthesiologist — the physician who administers anesthesia — should definitely know about you.

### First: what you should know.

An anesthesiologist may administer two types of drugs for a surgical procedure, either alone or in combination: analgesia and anesthesia. An analgesic is meant to relieve pain. A general anesthetic is designed to put you to sleep; a local anesthetic numbs or deadens a specific part of your body without putting you to sleep.

Anesthesia can be administered intravenously, by injection or inhalation, or as a topical cream. Analgesics can be administered in pill form, intravenously or by injection.

### Next: what you should make known.

Make sure your anesthesiologist knows these things about you:

- The last time you consumed food — important because some anesthetics increase the risk of vomiting.
- Your complete medical history, including which drugs you are taking — both prescription and over-the-counter.
- Any bad reaction you or a family member has had in the past to anesthesia.

# 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?” With more than 125 in-network Ambulatory Surgery Centers in New Jersey, you have a choice where your surgery or procedure is performed.

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 will 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](http://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.*







