

Christopher_M_Lepre@horizonblue.com HorizonBlue.com Phone: (973) 466-5483

Fax: (973) 466-6282

Christopher M. Lepre Executive Vice President Commercial Business

Horizon Blue Cross Blue Shield of New Jersey
Three Penn Plaza East PP-16A
Newark, NJ 07105-2200

Dear Colleague:

Keeping our members healthy

First, I hope that you, your family and employees are safe and healthy. Your health and that of our members are always our first priority. During these unpredictable times, my team and I within the Commercial Business Unit, plus our colleagues across the entire company, are working quickly to ensure your employees have access to the care they need, when they need it. Among other things, we've taken steps to ensure members incur no cost for COVID-19 related treatment, and we have relaxed rules on access to care through telemedicine. We are also aware that the current economic environment is causing a lot of financial stress on your companies, management and employees, and we want you to know that we will continue to work with you to explore various options to ensure you maintain your coverage. We have already put policies in place to help furloughed or laid-off employees retain coverage through June 2020, and we are extending the grace period on premium payments in line with recent DOBI guidelines.

Delivering superior servicing during the health care crisis

Over the past month, like many other employers across the state and country, we quickly moved to a virtual work environment with our 5,000 employees. I am proud to say that we continue to deliver the same high-quality servicing to our members and our group customers, as we have done for 88 years. We know that it is imperative for us to serve you, now and always.

Supporting your health care heroes

You're counting on frontline health care professionals to help keep you and your employees safe. But without the right personal protective equipment (PPE), they are putting your health and their own at risk. To help address the serious shortage of critical PPE, Horizon Blue Cross Blue Shield of New Jersey provided \$2.35 million to supply 500,000 N95 respirator masks and 81,000 face shields to Governor Murphy's coordinated response effort. In addition to making care more accessible for our members, we also want to do our part and support our neighbors working in health care, local communities and state agencies.

Helping your most vulnerable neighbors

To help address the medical, social and economic impacts of the COVID-19 pandemic in the Garden State, Horizon BCBSNJ has donated \$2 million to The New Jersey Pandemic Relief Fund, the response and support organization established by Tammy Murphy, New Jersey's First Lady. This contribution follows on the heels of Horizon BCBSNJ's \$100,000 donation to the Community FoodBank of New Jersey and \$60,000 to the Jewish Family Service of Atlantic and Cape May Counties.

We are grateful for your support in working with us to ensure that our members, your employees, are safe and getting the care they need. We appreciate your trust in us to provide access to care in these challenging times.

Thank you for your continued support and partnership. We will be here for you, now and always.

Sincerely,

Christopher M. Lepre

Studapte M. Legre