

September 6, 2013

Dear Valued Customer:

We are informing you that St. Joseph's Healthcare System, which includes St. Joseph's Regional Medical Center, St. Joseph's Children's Hospital and St. Joseph's Wayne Hospital, has terminated its hospital contracts with Horizon Blue Cross Blue Shield of New Jersey. This means that St. Joseph's Healthcare System has chosen to leave the Horizon Hospital Network. We wish St. Joseph's Healthcare System had not taken this action.

Under state law, the terms of Horizon BCBSNJ's hospital contracts with St. Joseph's Healthcare System are extended for four months through December 31, 2013, and Horizon HMO and Horizon PPO members may continue to use St. Joseph's Healthcare System's facilities as network hospitals through December 31, 2013 (prior authorization must be obtained when required).

Under the terms of Horizon BCBSNJ's contracts, other Horizon BCBSNJ members (non-HMO and PPO) may continue to use St. Joseph's Healthcare System's facilities at an in-network level of benefits through December 31, 2013 (prior authorization must be obtained when required) as a period for transition of care. Beginning January 1, 2014, St. Joseph's Healthcare System's facilities will be out-of-network for all Horizon BCBSNJ members.

As required by state law, we are in the process of sending letters to our affected members with a list of Horizon BCBSNJ network hospitals.

As always, we are focused on ensuring that our members have access to needed care. Please see the answers below to questions you may have about this change to our hospital network.

Q1. How do these changes affect our employees' benefits?

A1. Your employees have the same basic health plan benefits. Horizon HMO and Horizon Medicare Blue Value (HMO) members, Horizon EPO members or any other products without out-of-network benefits however, receive nonemergency hospital coverage only when they use hospitals in the Horizon Hospital Network.

Horizon POS, Horizon Direct Access, Horizon PPO, Horizon Medicare Blue Access (HMO-POS) and other Horizon BCBSNJ members incur lower out-of-pocket costs and realize maximum coverage benefits by using our Horizon Hospital Network.

Q2. What should our employees do in a medical emergency?

A2. In case of a medical emergency, your employees should go to the nearest emergency facility without worrying about network affiliations.

(Over, please)

Q3. When do these changes take effect?

A3. St. Joseph's Healthcare System terminated its hospital contracts with Horizon BCBSNJ, effective 12:01 a.m., Eastern Time, September 3, 2013. Under state law, the terms of Horizon BCBSNJ's hospital contracts with St. Joseph's Healthcare System are extended for four months through December 31, 2013, and Horizon HMO and Horizon PPO members may continue to use St. Joseph's Healthcare System's facilities as network hospitals through December 31, 2013 (prior authorization must be obtained when required).

Under the terms of Horizon BCBSNJ's contracts, all other Horizon BCBSNJ members (non-HMO and PPO) may continue to use St. Joseph's Healthcare System's facilities at an in-network level of benefits through December 31, 2013 (prior authorization must be obtained when required) as a period for transition of care. Beginning January 1, 2014, St. Joseph's Healthcare System's facilities will be out-of-network for all Horizon BCBSNJ members.

We encourage all members to use network hospitals to maximize their benefits and minimize their out-of-pocket costs.

- Q4. Why is Horizon BCBSNJ waiting until the termination date to notify its members?
- A4. Horizon BCBSNJ's notifications to its HMO, PPO and Medicare Advantage members are in accordance with state and federal requirements.
- Q5. How can our employees find out about other hospitals in the network?
- A5. Your employees have a choice of network hospitals throughout New Jersey and nearby in Pennsylvania, Delaware and New York. Your employees may search for hospitals participating in the Horizon Hospital Network by visiting our website, **HorizonBlue.com**, and using the *Provider Directory* search tool.

We have also attached a list of hospitals in the Horizon Hospital Network.

We apologize for any inconvenience this may cause you and your employees. Please contact your account manager if you have any questions. Thank you for your patience in this matter.

Sincerely,

Al Bowles

Vice President

Commercial and Major Account Markets

Enclosure





Horizon Blue Cross Blue Shield of New Jersey

ATLANTIC COUNTY

Atlanticare Regional Medical Center (Atlantic City, Pomona, *Hammonton) **Shore Medical Center**

BERGEN COUNTY

Englewood Hospital and Medical Ctr. Hackensack University Medical Ctr. HackensackUMC at Pascack Valley Holy Name Medical Center The Valley Hospital

BURLINGTON COUNTY

Deborah Heart & Lung Center Lourdes Medical Center of Burlington Virtua-Memorial Hospital of **Burlington County** Virtua-West Jersey Health System (Marlton)

CAMDEN COUNTY

Cooper University Hospital Kennedy Memorial Hospitals -**University Medical Center**

- **Cherry Hill location**
- Stratford location

Our Lady of Lourdes Medical Ctr. Virtua-West Jersey Health System (Berlin, *Camden, Voorhees)

CAPE MAY COUNTY Cape Regional Medical Center

CUMBERLAND COUNTY

South Jersey Healthcare Regional **Medical Center** *South Jersey Healthcare-**Bridgeton Hospital**

ESSEX COUNTY

St. Michael's Medical Center *St. Michael's Medical Center Columbus Campus *St. Michael's Medical Center-St. James Campus Clara Maass Medical Center East Orange General Hospital HackensackUMC Mountainside Newark Beth Israel Medical Center Saint Barnabas Medical Center **UMDNJ** – University Hospital

GLOUCESTER COUNTY

Kennedy Memorial Hospitals -**University Medical Center**

- Washington Twn. location **Underwood-Memorial Hospital**

HORIZON HOSPITAL NETWORK

{NJ - 61 Hospitals/79 Locations}

{PA - 10 Hospitals/13 Locations}

{DE - 1 Hospital/1 Location}

{NY - 2 Hospitals/2 Locations}

HUDSON COUNTY

Bayonne Medical Center Christ Hospital Jersey City Medical Center Meadowlands Hospital Medical Hoboken University Medical Center

HUNTERDON COUNTY

Hunterdon Medical Center

MERCER COUNTY

Capital Health System - Fuld *Capital Health System -Mercer SED Capital Health Medical Center -Hopewell Robert Wood Johnson University Hospital at Hamilton Saint Francis Medical Center

MIDDLESEX COUNTY

JFK Medical Center Raritan Bay Medical Center

- Old Bridge location
- Perth Amboy location

Robert Wood Johnson University Hospital Saint Peter's University Hospital

University Medical Center of Princeton at Plainsboro

MONMOUTH COUNTY

Bayshore Community Hospital CentraState Medical Center Jersey Shore University Medical Center Monmouth Medical Center Riverview Medical Center

MORRIS COUNTY

Chilton Hospital Morristown Medical Center Saint Clare's Hospital

- Denville location
- Dover location

OCEAN COUNTY

Community Medical Center Kimball Medical Center Ocean Medical Center (Brick, *Point Pleasant) Southern Ocean County Hospital

PASSAIC COUNTY

St. Joseph's Regional Medical Center ** St. Joseph's Wayne Hospital ** St. Mary's Hospital

SALEM COUNTY

The Memorial Hospital of Salem County, Inc. South Jersey Healthcare - Elmer

SOMERSET COUNTY

Somerset Medical Center

SUSSEX COUNTY

*St. Clare's Hospital/Sussex **Newton Medical Center**

UNION COUNTY

*JFK Medical Center-Muhlenberg Campus Overlook Medical Center (Summit, *Union)

Trinitas Regional Medical Center

WARREN COUNTY

Hackettstown Regional Medical Center Saint Luke's Warren Hospital

PHILADELPHIA COUNTY, PA

Children's Hospital of Philadelphia Hahnemann University Hospital Hospital of the University of Pennsylvania Pennsylvania Hospital St. Christopher's Hospital for Children **Temple University Hospital Thomas Jefferson University** Hospital (Main Campus and Methodist Campus) University of Pennsylvania Medical Center - Presbyterian

DELAWARE COUNTY, PA

Crozer Chester Medical Center (Springfield Hospital, Taylor Hospital Campuses) **Delaware County Memorial Hospital**

DELAWARE

A.I. duPont Hospital for Children

NEW YORK (ORANGE COUNTY)

Bon Secours Community Hospital St. Anthony Community Hospital

- No inpatient services/limited outpatient services available.
- ** Hospital will be out of network effective January 1, 2014.

Updated: 9/1/2013

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