

# Teachers, State Workers, and others with Horizon health insurance.

Consider your insurance options for 2012 during  
your open enrollment period

## To Our Community:

St. Joseph's Healthcare System is concerned that Horizon Blue Cross Blue Shield of New Jersey may try to limit your access to our healthcare services next year. *Horizon HMO plans may not have out-of-network benefits, and other plans may limit benefits.*

Horizon has firmly and unjustifiably refused to provide St. Joseph's Healthcare System with a reasonable and necessary rate increase for 2012 during our contract negotiations to date. Unless an agreement is reached soon, St. Joseph's will no longer participate in Horizon health networks when our contract expires on December 31, 2011.

If you are worried, call your employee benefits department or insurance agent and consider your health plan options.

St. Joseph's Healthcare System provides healthcare services through more than 15 insurance plans, including the following:

Aetna*	Cigna*	MagnaCare	UnitedHealthcare
AmeriHealth	Oxford Health	QualCare	Wellcare

\*State of New Jersey Plan employees may select either Aetna or Cigna plans during open enrollment.

Horizon NJ Health Medicare/Medicaid/FamilyCare (contract ends April 2012) options are:

Healthfirst	United Community Health	AmeriGroup
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With profits of \$214 million and holdings of \$2 billion (Horizon 2010 Annual Report), Horizon can afford to reimburse St. Joseph's for healthcare services for its members.

## PLEASE REMEMBER:

- **St. Joseph's remains in-network with Horizon and associated coverage is not affected, at least through December 31, 2011.**
- **As a Horizon member, you will always be able to come to St. Joseph's Pediatric, Adult, and Geriatric Emergency Departments for emergency care, and Horizon is required to pay for it.**
- **Horizon cannot stop you from choosing treatment at St. Joseph's.**
- **If you need help with your concerns related to healthcare coverage, or if you have questions about reimbursement of your healthcare expenses at St. Joseph's, call us at 973.754.2150, weekdays between 8:30 a.m. and 5:00 p.m., or email [billingquestions@sjhmc.org](mailto:billingquestions@sjhmc.org).**

**St. Joseph's will continue to stand by you and your loved ones as we have for 144 years.**



[www.StJosephsHealth.org](http://www.StJosephsHealth.org) • 877.757.SJHS (7547)