

## Blue365® adds even more value to **Horizon Blue Cross Blue Shield of New Jersey** membership.

We understand that helping your employees live healthy lives means more than regular doctor visits—it's helping them find time for the things that matter most. Blue365 is a national program that is part of your **Horizon BCBSNJ** membership that provides exclusive access to information, discounts and savings that make it easier and more affordable to make healthy choices.

*Here are answers to the most frequently asked questions about Blue365.*

### **Q. What is Blue365?**

- A. Blue365 offers access to discounts and savings that are available for members' purchase directly from vendors on products and services for healthy lifestyles. These products and services do not overlap with covered benefits under **Horizon BCBSNJ**, any applicable federal health care program or Medicare. Blue365 complements health care coverage by helping members live healthier every day.

### **Q. What kinds of offers and companies does Blue365 include?**

- A. Blue365 includes exclusive discounts from select local companies and industry-leading, national brands in five main categories:

#### **Health and Wellness**

Exclusive discounts on health and wellness products and services, including fitness, exercise, nutrition and elective procedures. Choose from **Snap Fitness, Polar, Reebok, Jenny Craig, eDiets, Nutrisystem, Davis Vision, QualSight LASIK, LasikPlus** and **your local select companies**. You can also save on hearing aids from **Beltone** and **TruHearing**.

#### **Family Care**

Decision support tools for family care, including how to choose a caregiver or a long-term care insurance provider. Members can also access emotional support to deal with care of a family member from companies like **Seniorlink Care**.

#### **Healthy Travel**

Blue365 offers exclusive travel savings for healthy spa vacations and wellness getaways from companies like **Fairmont Hotels & Resorts**.

#### **Financial Well-Being**

Blue365 includes information to help plan for health care in retirement and learn about Medicare and long-term care insurance.

#### **Complementary and Alternative Medicine**

Get exclusive discounts with your membership to **Healthways**.

**Q. Can anyone participate in Blue365?**

- A. Blue 365 is part of every member's plan with **Horizon BCBSNJ** at no additional cost. Our goal is to add value for our all our members by continuing to improve Blue365.

**Q. Is Blue365 another type of health care coverage?**

- A. No. Blue365 is separate from health care coverage. When it comes to living a healthy life, health care coverage is just the beginning. Blue365 helps every member lead a healthy life outside of the doctor's office and all year round.

**Q. If it's not health care coverage, why is Horizon BCBSNJ involved?**

- A. **Horizon BCBSNJ** cares about maintaining healthy lifestyles and improving the overall health of its members. Blue365 is one way to help members make healthy choices every day and throughout life.

**Q. Will Blue365 cost money?**

- A. Access to Blue365 is free. Members pay vendors directly for any services they select. Services are offered at a significant discount because Blue365 is backed by the buying power of the 39 independent Blue Cross and/or Blue Shield Plans and their 100 million members. This buying power enables us to negotiate significant discounts and pass the savings on.

**Q. How do you choose Blue365 programs?**

- A. We started off with information we've learned over the years from health professionals and members. But those were just our starting points. Blue365

will continuously improve with feedback from members. We want to hear what works, what doesn't and what people would like to see more of.

**Q. How do you select vendors?**

- A. Very carefully. We use formal reports from government bodies and private ratings agencies, opinions of top medical experts, opinions of experts in the vendor's field, feedback from members who have used the vendors and independent research by our Blue365 team.

**Q. Some of the Blue365 programs don't seem to be directly health-related. Is Horizon BCBSNJ getting into unrelated businesses?**

- A. No. But we are providing choices that can help members 365 days a year. Here's an example: While caring for parents *and* children, life can become extremely stressful. Caring for parents can involve health care coverage, Medicare, nursing homes, day care, retirement savings, living arrangements, money management, diet, exercise and medical care. And that's just for parents. Add to that the pressures of raising children, and members may discover the need for a radically new approach to health and wellness for themselves. We want to be there to help.

Explore all the healthy choices,  
discounts and more from Blue365  
at <[www.HorizonBlue.com/  
Blue365](http://www.HorizonBlue.com/Blue365)>



Blue365® offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal health care program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

An independent licensee of the Blue Cross and Blue Shield Association.  
® Registered mark of the Blue Cross and Blue Shield Association.  
® and SM Registered and service marks of Horizon Blue Cross Blue Shield of New Jersey.  
© 2011 Horizon Blue Cross Blue Shield of New Jersey.  
Three Penn Plaza East, Newark, New Jersey 07105.