



Horizon Blue Cross Blue Shield of New Jersey

Three Penn Plaza East
Newark, NJ 07105-2200
www.horizonblue.com

March 18, 2025

Joseph Colombo
Area Senior Vice President
Gallagher
707 State Road
Princeton, NJ 08540

VIA E-MAIL

Re: Fair Lawn BOE – Equal to or Better

Dear Joseph:

Based on the information submitted, regarding **Fair Lawn BOE's** current benefits provided by the School Employee Health Benefits Program (SEHBP), Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) agrees to provide with benefit levels (i.e., co-payments, coinsurance, deductibles, plan limits and maximums) that are equal to or better than the current program.

Please note, Horizon BCBSNJ will administer the medical program in accordance with its own medical policies, protocols, networks and utilization management practices including determination of medical necessity and Horizon's standard prior authorization and medical management programs. We understand there exists the potential for misunderstanding during the transition to any new carrier. Be assured that our Business Team Leaders are prepared to work with you to identify and resolve any specific issues we encounter as we transition the plan to Horizon BCBSNJ.

If you should have any questions or concerns, please feel free to contact me. Thank you for considering Horizon Blue Cross Blue Shield of New Jersey.

Sincerely,

Daniel Pallotto

Senior Sales Executive
Horizon BCBSNJ