



SMALL GROUP ENROLLMENT/ CHANGE REQUEST

Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work.

Mail to: Horizon BCBSNJ
Attn: Small Group Enrollment
P.O. Box 607 Department A
Newark, NJ 07101-0607
Email to: small_group_maintenance_enrollment_team@HorizonBlue.com
Fax (973) 274-2227
HorizonBlue.com

Group Information – to be completed by Employer.

Group Name: _____ Group Number: _____
 Sub Group Number: _____ Enrollment of a new Subscriber
 Date of Hire: ____/____/____ Effective Date/Date of Event: ____/____/____
 Reason for Change: _____

A. Type of Activity – to be completed by Employer.

Refer to instructions before completing this form. Print clearly.

<input type="checkbox"/> ADD <input type="checkbox"/> REMOVE <input type="checkbox"/> OTHER CHANGE	Effective Date/Date of Event	Reason for Change
<input type="checkbox"/> Spouse	____/____/____	_____
<input type="checkbox"/> Civil Union Partner (CUP)	____/____/____	_____
<input type="checkbox"/> Domestic Partner (DP)	____/____/____	_____
<input type="checkbox"/> Dependent Child	____/____/____	_____
<input type="checkbox"/> Over-Age Child as a Dependent Under 31 (please complete Coverage Continuation section)	____/____/____	_____
<input type="checkbox"/> Name Change	____/____/____	_____
<input type="checkbox"/> Change Plan	____/____/____	_____
<input type="checkbox"/> Other	____/____/____	_____

COVERAGE CONTINUATION

For Employee Billing: Group

Date of Loss of Coverage: ____/____/____ Qualifying Event #** _____ Date of Qualifying Event: ____/____/____

Total Disability* COBRA/NJSGC Length of Continuation (in months): 18 29

*Attach proof of disability

For Spouse/Civil Union Partner*/Domestic Partner Billing: Group

Date of Loss of Coverage: ____/____/____ Qualifying Event #** _____ Date of Qualifying Event: ____/____/____

COBRA/NJSGC Length of Continuation (in months): 18 29 36

*Civil union partners are eligible to make an election pursuant to NJSGC, if applicable.

For Dependent or Over-aged Child

COBRA/NJSGC Length of Continuation (in months): 18 29 36 Billing: Group
 Date of Loss of Coverage: ____/____/____ Qualifying Event #** _____ Date of Qualifying Event: ____/____/____

Dependent Under 31 Billing: Home
 Date of Loss of Coverage: ____/____/____ Qualifying Event #** _____ Date of Qualifying Event: ____/____/____

Home Address: _____

**Qualifying event #: see list in Instructions.

B. Employee Information – to be completed by Employee.

ADD REMOVE CONTINUATION OTHER CHANGE

If a name change, indicate prior name: _____

Last Name, First Name, M.I. _____

Social Security # _____ Date of Birth ____/____/____ Sex _____

Home Address _____ Apt. _____ City _____ State _____ Zip Code _____

Home Phone _____ E-Mail Address _____

Employer Name _____ Employment Date ____/____/____

Employer Address _____ City _____ State _____ Zip Code _____

Hours Worked Per Week _____ Work Phone _____ E-Mail Address _____

Primary Care Provider Name _____ Current Patient Yes No

NPI # _____ Loc Code _____

Other Health Coverage Yes No, If Yes, Payer Name _____

Policy # _____ Medicare ID #, If any _____

Dentist Office ID number (if applicable) _____ Current Patient Yes No

The Employee Copy of this application may be used as a temporary ID card for thirty days from the effective date if authorized by Employer. Coverage must be verified with Horizon Blue Cross Blue Shield of New Jersey or Horizon Healthcare of New Jersey, Inc. prior to visiting a physician or admission to a hospital.

C. Race/Ethnicity – to be completed by the Employee, at his/her option.

NOTE: Your response is appreciated but NOT required! Choose a category that most closely describes you:

- American Indian or Alaskan Native
- Black, not of Hispanic origin
- Hispanic
- Asian or Pacific Islander
- White, not of Hispanic origin

D. Plan Option – to be completed by the Employee. Please refer to the Instructions for available continuation rights.

Medical Plan Option *Check One:*

- Horizon Advantage Direct Access
- PCMH Advantage EPO
- Horizon Advantage Direct Access (HSA)
- OMNIA
- Horizon Advantage EPO (HSA)
- OMNIA (HSA)
- Horizon Advantage EPO
- Other _____

Select one coverage option: S F H/W CUP DP P/C

Pediatric Dental and Family Pediatric Dental *Check One:*

- Horizon Young Grins (only provides benefits for members under 19)
- Horizon Family Grins
- Horizon Family Grins Plus

Select one coverage option: S F H/W CUP DP P/C

Family Dental *Check One:*

- Horizon Dental Option Plan
- Horizon Dental Choice
- Horizon Dental PPO
- Horizon Healthy Smiles
- Horizon Dental PPO Access
- Horizon Healthy Smiles Plus
- Horizon Dental Companion

Select one coverage option: S F H/W CUP DP P/C

Vision Plan Option *Check One:*

- Horizon Expanse V
- Horizon Panorama IV (Alt A)
- Horizon Vista II
- Horizon Expanse VII (Alt A)
- Horizon Panorama IV (Alt B)
- Horizon Vista III
- Horizon Expanse VII (Alt B)
- Horizon Vista IV
- Horizon Expanse VIII

Select one coverage option: S F H/W CUP DP P/C

S = Single F = Family H/W = Husband/Wife CUP = Civil Union Partners DP = Domestic Partners P/C = Parent/Child(ren)

E. Other Individuals Covered – to be completed by Employee.

Identify individuals other than yourself for whom you are adding/changing/removing/continuing coverage. Attach additional pages if necessary, with your signature and dated. Attach proof of disability.

- SPOUSE/CUP/DP** ADD REMOVE CONTINUE SPOUSE (COBRA/NJSGC)
 CONTINUE CU PARTNER (NJSGC) CONTINUE DP (NJSGC)

Last Name, First Name, M.I. _____

Social Security # _____ Date of Birth ____/____/____ Sex _____

Primary Care Provider Name _____ Current Patient Yes No

NPI # _____ Loc Code _____

Other Health Coverage Yes No, If Yes, Payer Name _____

Policy # _____ Medicare ID #, If any _____

Dentist Office ID number (if applicable) _____ Current Patient Yes No

Employed? Yes No *If yes, Complete Section F*

1. Child ADD REMOVE CONTINUATION OTHER CHANGE

Last Name, First Name, M.I. _____
Social Security # _____ Date of Birth ____/____/____ Sex _____
Primary Care Provider Name _____ Current Patient Yes No
NPI # _____ Loc Code _____
Other Health Coverage Yes No, If Yes, Payer Name _____
Policy # _____ Medicare ID #, If any _____
Dentist Office ID number (if applicable) _____ Current Patient Yes No
If last name is different from Employee's, please explain: _____
Living with Employee? Yes No *If No, Complete Section G*

2. Child ADD REMOVE CONTINUATION OTHER CHANGE

Last Name, First Name, M.I. _____
Social Security # _____ Date of Birth ____/____/____ Sex _____
Primary Care Provider Name _____ Current Patient Yes No
NPI # _____ Loc Code _____
Other Health Coverage Yes No, If Yes, Payer Name _____
Policy # _____ Medicare ID #, If any _____
Dentist Office ID number (if applicable) _____ Current Patient Yes No
If last name is different from Employee's, please explain: _____
Living with Employee? Yes No *If No, Complete Section G*

F. Additional Spouse/CUP/DP Information – to be completed by Employee. *If not applicable mark as N/A.*

1. Employer Name _____ Employer Phone _____
Employer Address _____
City _____ State _____ Zip Code _____

G. Additional Child Information – to be completed by Employee.

Provide information below about children listed in Section E, if they have a different address from the employee. If multiple children are at an address, you may list them together. Attach additional pages as necessary, signed and dated.

Name _____
Address _____ Apt _____
City _____ State _____ Zip Code _____
Reason: _____
Name _____
Address _____ Apt _____
City _____ State _____ Zip Code _____
Reason: _____

2. Child **ADD** **REMOVE** **CONTINUATION** **OTHER CHANGE**

Last Name, First Name, M.I. _____
Social Security # _____ Date of Birth ____/____/____ Sex _____
Primary Care Provider Name _____ Current Patient Yes No
NPI # _____ Loc Code _____
Other Health Coverage Yes No, If Yes, Payer Name _____
Policy # _____ Medicare ID #, If any _____
Dentist Office ID number (if applicable) _____ Current Patient Yes No
If last name is different from Employee's, please explain: _____
Living with Employee? Yes No *If No, Complete Section G*

F. Additional Spouse/CUP/DP Information – to be completed by Employee. If not applicable mark as N/A.

1. Employer Name _____ Employer Phone _____
Employer Address _____
City _____ State _____ Zip Code _____

G. Additional Child Information – to be completed by Employee.

Provide information below about children listed in Section E, if they have a different address from the employee. If multiple children are at an address, you may list them together. Attach additional pages as necessary, signed and dated.

Name _____
Address _____ Apt _____
City _____ State _____ Zip Code _____
Reason: _____
Name _____
Address _____ Apt _____
City _____ State _____ Zip Code _____
Reason: _____

H. Employee Signature

I represent that all the information supplied in this application is true and complete. I hereby agree to the Conditions of Enrollment set forth in this Enrollment/Change Request form. I authorize deductions from my earnings for any contributions required from me.

Signature: _____ Date: ____/____/____

I. Over-Age Child's Signature

I represent that all the information supplied in this application regarding the Dependent Under 31 Continuation Election is true and complete. I hereby agree to the Conditions of Enrollment set forth in this Enrollment/Change Request form. I hereby agree to make premium payments required from me for the Dependent Under 31 Continuation Election.

Signature: _____ Date: ____/____/____

J. Employer Verification

The requested activity is believed eligible and is approved by the Employer.

Employer Representative: _____ Date: ____/____/____

Representative's Title: _____

Instructions**Employers**

You must complete the Group Information and sections A and J in order for this application to be processed.

Employees

You must complete sections B through H and submit the signature of each Over-Age Child for which a Dependent Under 31 Continuation Election is made in accordance with Section I in order for this application to be processed.

- Please PRINT except when a signature is requested.
- If a dependent is disabled and you want to continue his or her Medical and/or Family Dental coverage beyond age 26, you do not have to make a COBRA or NJSGC or Dependent Under 31 election. Instead select "Other" in Section A and attach proof of total disability.
- For Pediatric Dental and Family Pediatric Dental plans, Total Disability and COBRA are available continuation options; NJSGC and Dependent Under 31 continuation are not available. For Vision plans, Total Disability and COBRA are available continuation options; NJSGC and Dependent Under 31 continuation are not available.
- For Horizon Dental Option, Horizon Dental PPO, Horizon Dental PPO Access and Horizon Dental Choice, if a dependent is a full-time college student, you must attach a current course schedule or a letter from the school confirming full-time student status (12 or more credits).
- You can obtain the providers' correct names from the appropriate provider directory. You may also obtain each provider's NPI and LOC Code number from the provider directory or at: www.HorizonBlue.com. Providers with multiple office locations and individual providers who belong to more than one practice or provider entity may have more than one NPI number. You should confirm the correct NPI number for the specific provider and office location where you will be seen by contacting that office directly.
- If the Plan Option selected is Horizon Dental Choice-from the appropriate Provider directory, locate the alphanumeric office ID code for the dentist. Indicate office ID number selection(s) and NPI Number on the form.
- If you are a current patient, please check the "Current Patient" box. (only applicable if the Plan Option selected is Horizon Dental Choice).
- If the Horizon Young Grins plan is selected, only enrollees under age 19 can receive benefits.
- If Vision Plan Option is selected, all enrollees must be age 19 or over to qualify for benefits.

Qualifying Events

COBRA and NJSGC

C1. Termination of job or reduction in hours

C2. Employee enrollment in Medicare (COBRA only)

C3. Divorce (COBRA/NJSGC); civil union dissolution (NJSGC) or termination of domestic partnership (NJSGC)

C4. Death of employee

C5. Loss of dependent child status (aged out) under the plan.

C6. Disability (occurring subsequent to another qualifying event)

Dependent Under 31

D1. Loss of dependent status (aged out) and otherwise eligible

D2. Re-establish eligibility: residency

D3. Re-establish eligibility: nonresident full-time student

D4. Re-establish eligibility: change in marital status

D5. Re-establish eligibility: change in parental status

D6. Re-establish eligibility: termination of other coverage

Conditions of Enrollment - Applicant Acknowledgements and Agreements

On behalf of myself and the dependents listed in this Enrollment/Change Request form, I acknowledge that:

1. I authorize any physician or medical professional, hospital, clinic or other medical care institution, carrier, consumer reporting agency, and any employer to give Horizon BCBSNJ¹, or any consumer reporting agency acting on behalf of Horizon BCBSNJ, information pertaining to employment, other health coverage, and medical advice, treatment or supplies for any physical or mental condition relevant to me or a minor dependent applying for coverage. I agree that this authorization shall be valid for 30 months from the date I sign this Enrollment/Change Request form, unless revoked at an earlier date.
2. I agree that, if I revoke this authorization before it expires, such revocation shall not affect any action that Horizon BCBSNJ has taken in reliance on the authorization.
3. I understand I may receive a copy of this authorization if I request one.
4. I agree Horizon BCBSNJ will provide coverage in accordance with the terms of the contract for the group plan/policy.
5. I agree that the provision of coverage and benefits is contingent upon payment of premiums and may be terminated in accordance with the terms of the group plan/policy if premiums are not paid timely. I authorize my Employer to withhold payments from my wages as contribution to the premium, as appropriate.

Misrepresentations

Any person who includes any false or misleading information on an Enrollment/Change Request Form for a health benefits plan is subject to criminal and civil penalties.

Notices**General Notice of Special Enrollment Rights**

If you are declining enrollment under your group health plan for yourself and/or your dependents (if your plan includes coverage for dependents) because of other health insurance or other group health plan coverage, you may be able to enroll yourself and those dependents in this group health plan if you or the dependents lose eligibility for that other coverage (or if the other employer stops contributing toward your or your dependents' other coverage). However, if the other coverage was continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you must request enrollment within 30 days after the COBRA coverage ends. If the other coverage was not COBRA continuation coverage, you must request enrollment within 90 days after your or your dependents' other coverage ends (or after the other employer stops contributing toward the other coverage).

In addition, if this plan includes coverage for dependents and you acquire a new dependent as a result of marriage, birth, adoption, placement for adoption, or placement in foster care you may be able to enroll yourself and your dependents under this plan after declining its coverage. However, you must request enrollment within 31 days after the child's birth or within 30 days after the marriage, adoption, placement for adoption, or placement in foster care.

If you decline group health coverage under this plan, you will be asked to state in writing whether the declination was due to the existence of other health coverage.

To request special enrollment or obtain more information about it, contact your benefits manager, if available, or your employer.

Notice on Dependent Under 31 Continuation

Horizon Blue Cross Blue Shield of New Jersey will bill over-age dependents directly and enrollees will remit the premium directly to Horizon BCBSNJ. When Dependent Under 31 Continuation is selected, the home address must be completed under Section "A - Type of Activity" even when it is the same as the employee's address.

Important Note:

- Although the employee must continue eligibility under the dependent's plan for continued coverage of the dependent, in addition to the additional applicable eligibility criteria, coverage for the dependent will be issued as stand-alone coverage. All cost-sharing requirements and limitations will apply and will not be combined with the employee's policy. Consequently, covered expenses incurred by the over-age dependent will not contribute to family deductibles and out-of-pocket maximums, nor will family incurred expenses contribute to the over-age dependent's deductibles or out-of-pocket maximums.

Group Subscriber on behalf of itself and its participants hereby expressly acknowledges its understanding this

agreement constitutes a contract solely between Subscriber and Horizon BCBSNJ, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans, (the "Association") permitting Horizon BCBSNJ to use the Blue Cross and Blue Shield Service Marks in the State of New Jersey, and that Horizon BCBSNJ is not contracting as the agent of the Association. Group Subscriber on behalf of itself and its participants further acknowledges and agrees that it has not entered into this agreement based upon representations by any person other than Horizon BCBSNJ and that no person, entity, or organization other than Horizon BCBSNJ shall be held accountable or liable to Group Subscriber for any of Horizon BCBSNJ's obligations to Group Subscriber created under this agreement. This paragraph shall not create any additional obligations whatsoever on the part of Horizon BCBSNJ other than those obligations created under other provisions of this agreement.

Services and products may be provided by Horizon Blue Cross Blue Shield of New Jersey, Horizon Healthcare of New Jersey, Inc., Horizon Healthcare Dental, Inc., and products and policies may be provided by Horizon Insurance Company, each of which is an independent licensee of the Blue Cross and Blue Shield Association. Communications are issued by Horizon Blue Cross Blue Shield of New Jersey in its capacity as administrator of programs and provider relations for all its companies.

[1] Horizon BCBSNJ refers to Horizon Healthcare Services, Inc., doing business as Horizon Blue Cross Blue Shield Of New Jersey or any of its wholly owned subsidiaries including Horizon Insurance Company, Horizon Healthcare Dental, Inc., and Horizon Healthcare of New Jersey, Inc., doing business as Horizon NJ Health.



Horizon Blue Cross Blue Shield of New Jersey

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

Notice of Nondiscrimination

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Horizon BCBSNJ does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Horizon BCBSNJ provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Information written in other languages

If you need these services, contact Horizon BCBSNJ's Director of Regulatory Compliance at the phone number, fax or email listed below.

If you believe that Horizon BCBSNJ has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Horizon BCBSNJ – Director, Regulatory Compliance
Three Penn Plaza East, PP-16C
Newark, NJ 07105
Phone: 1-800-658-6781
Fax: 1-973-466-7759
Email: ComplianceAndEthicsOffice@HorizonBlue.com

You can file a grievance in person, or by mail, fax or email. If you need help filing a grievance, Horizon BCBSNJ's Director of Regulatory Compliance is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

Office for Civil Rights Headquarters
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019 or 1-800-537-7697 (TDD)

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.



Horizon Blue Cross Blue Shield of New Jersey

If you need help understanding this Horizon Blue Cross Blue Shield of New Jersey information, you have the right to get help in your language at no cost to you. To talk to an interpreter, please call **1-800-355-BLUE (2583)** during normal business hours.

Spanish (Español): Si necesita ayuda para comprender esta información de Horizon Blue Cross Blue Shield of New Jersey, usted tiene el derecho de obtener ayuda en su idioma sin costo alguno. Para hablar con un intérprete, sírvase llamar al **1-855-477-AZUL (2985)** durante el horario normal de trabajo.

Chinese (中文): 如果您需要幫助來理解這份新澤西州地平線藍十字藍盾 (Horizon Blue Cross Blue Shield of New Jersey) 資料，您有權免費獲得以您的語言提供的協助。欲聯絡翻譯人員，請於上班時間致電 **1-800-355-BLUE (2583)**。

Korean (한국어): 가입자는 Horizon Blue Cross Blue Shield of New Jersey에 관한 정보를 이해하기 위해 주로 사용하는 언어로 무료로 도움을 받을 권리가 있습니다. 통역사의 도움을 받으려면 정상 업무 시간 동안에 **1-800-355-BLUE (2583)**로 전화해 주십시오.

Portuguese (Português): Se precisar de ajuda para entender estas informações da Horizon Blue Cross Blue Shield of New Jersey, você tem o direito de receber gratuitamente assistência no seu idioma. Para falar com um intérprete, ligue para: **1-800-355-BLUE (2583)** no horário normal de trabalho.

Gujarati (ગુજરાતી): જો તમને આ ન્યુ જર્સી માહિતીનાં હોરાઈઝન્સ બ્લૂ શીલ્ડને સમજવા મદદની જરૂર હોય તો, તમને તમારી ભાષામાં કોઈ પણ ખર્ચ વગર મદદ મેળવવાનો અધિકાર છે. કોઈ દુભાષિયા સાથે વાત કરવા, કૃપા કરીને સામાન્ય બિઝનેસ ક્લાકો દરમિયાન **1-800-355-BLUE (2583)** પર ફોન કરો .

Polish (Polski): Jeżeli potrzebujesz pomocy, aby zrozumieć informacje planu Horizon Blue Cross Blue Shield of New Jersey, masz prawo poprosić o bezpłatną pomoc w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer **1-800-355-BLUE (2583)** podczas normalnych godzin pracy.

Italian (Italiano): Se vi serve aiuto per capire queste informazioni della Horizon Blue Cross Blue Shield of New Jersey, avete diritto ad assistenza gratis nella vostra lingua. Per parlare con un interprete, siete pregati di telefonare al numero **1-800-355-BLUE (2583)** durante le normali ore d'ufficio.

Tagalog (Tagalog): Kung kailangan mo ng tulong sa pag-unawa nitong impormasyon ng Horizon Blue Cross Blue Shield of New Jersey, may karapatan kang humingi ng tulong sa iyong wika nang walang gastos sa iyo. Upang makipag-usap sa isang taga-interpret, mangyaring tumawag sa **1-800-355-BLUE (2583)** sa loob ng karaniwang mga oras ng negosyo.

Russian (Русский язык): Если вам необходима помощь в разъяснении этой информации, предоставленной компанией Horizon Blue Cross Blue Shield of New Jersey, у вас есть право на получение помощи на вашем родном языке бесплатно. Для связи с переводчиком звоните по номеру телефона **1-800-355-BLUE (2583)** в обычные рабочие часы.

Haitian Creole (Kreyòl ayisyen): Si ou bezwen èd pou konprann enfòmasyon sou Horizon Blue Cross Blue Shield of New Jersey, ou gen dwa pou jwenn èd nan lang natifnatal ou gratis. Pou pale avèk yon entèprèt, tanpri rele nimewo **1-800-355-BLUE (2583)** pandan lè nòmal biznis.

Hindi (हिंदी): यदि आपको न्यू जर्सी की इस होराइजन ब्लू क्रॉस ब्लू शील्ड सूचना को समझने में सहायता की ज़रूरत है, तो आपके पास मुफ्त में अपनी भाषा में सहायता पाने का अधिकार है। किसी दुभाषिए से बात करने के लिए, कृपया सामान्य कार्य समय के दौरान **1-800-355-BLUE (2583)** पर कॉल करें।

Vietnamese (Tiếng Việt): Nếu cần được giúp đỡ để hiểu rõ thông tin này của Horizon Blue Cross Blue Shield of New Jersey, quý vị có quyền được giúp đỡ bằng ngôn ngữ của mình miễn phí. Xin gọi số **1-800-355-BLUE (2583)** trong giờ làm việc để nói chuyện với người thông dịch.

French (Français): Si vous avez besoin d'assistance pour comprendre ces informations au sujet de Horizon Blue Cross Blue Shield of New Jersey, vous avez le droit d'obtenir de l'aide dans votre langue, sans aucun frais. Pour parler avec un interprète, veuillez appeler le **1-800-355-BLUE (2583)** pendant les heures normales de bureau.

Navajo (Diné): Díí New Jersey bił hahoodzo Horizon Blue Cross Blue Shield, t'áá ninizaad k'ehjí baa hane'íí bik'i diitjìh bee shiká' a' doowoł nínízingo éí bee ná'ahoot'i' dóo doo bááh ílíní da. Ata' halne'é ła' bich'i' hadeesdzih nínízingo t'áá shóqdí **1-800-355-BLUE (2583)** jį' nida'anishgo oolkiłí bik'ehgo hodíłnih.

Arabic (عربي): إذا كنت بحاجة إلى المساعدة في فهم معلومات Horizon Blue Cross Blue Shield of New Jersey لديك الحق في الحصول على المساعدة بلغتك دون تحمّل أيّة تكلفة. للتكلم مع مترجم، يرجى الاتصال خلال ساعات العمل العادية بالرقم **1-800-355-BLUE (2583)**.

Urdu (اردو): اگر آپ کو نیوجرسی انفارمیشن کے اس آسمانی نیلے رنگ والے تیز نیلے رنگ والے شیلڈ کو سمجھنے میں مدد کی ضرورت ہے تو، آپ کو اپنی زبان میں بغیر کسی خرچ کے مدد حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، براہ کرم، معمول کے کاروباری اوقات میں **1-800-355-BLUE (2583)** پر کال کریں۔