A MESSAGE FROM ROBERT A. MARINO

Horizon Blue Cross Blue Shield of New Jersey is the state’s largest and most experienced health insurer. Founded in 1932, we are proud to serve more than 3.8 million members. We strive to be a responsible corporate citizen – guided by a commitment to enrich the lives and health of the state’s residents and the communities we serve.

Through our Corporate Social Responsibility department, we leverage The Horizon Foundation for New Jersey, Corporate Giving and Community Engagement activities to improve the health and well-being of all New Jerseyans. In 2015, under our new strategic direction, we made Healthier Together the impetus for our many charitable collaborations and partnerships that defined the year.

The Foundation made 128 grants totaling $5.2 million to New Jersey nonprofit organizations, fulfilling its mission to support organizations that make New Jersey healthier. The focus of our efforts primarily addressed population health management and health literacy. Highlights included continued support for two signature programs of The Foundation: Breathe Easier with Asthma Management (BEAM), conducted in collaboration with the Boys & Girls Clubs in New Jersey, and Healthy U, our childhood obesity prevention program, conducted in partnership with the New Jersey YMCA State Alliance.

The great City of Newark has been home to our Company for 84 years and many of our employees live here. I was born in Newark and am a graduate of Rutgers University – Newark. In 2015, The Foundation became a Major Funder of Newark Celebration 350, a year of special community events and festivities commemorating the 350th anniversary of Newark’s founding.

Our 5,000 employees continue to demonstrate their passion and service to the nonprofit community. They are active in many ways and participate in volunteer service projects, employee giving, community events and nonprofit board service. In 2015, to support their efforts, we established a Community Engagement Council with representatives appointed from all of the Company’s divisions. The Council encourages, guides and supports community engagement and employee interests. We also grew the Company’s Volunteer Paid Time Off program and continued our Matching Gifts program, which matches dollar-for-dollar employee monetary donations to eligible New Jersey nonprofit organizations.

This report highlights the many accomplishments achieved in 2015. We look forward to many more years of bringing to life our pledge to work with communities and organizations across the state to become Healthier Together.

Robert A. Marino
CHAIRMAN, CEO & PRESIDENT
Horizon Blue Cross Blue Shield of New Jersey
HEALTHIER TOGETHER

AT HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY, WE ARE DEDICATED TO IMPROVING THE LIVES OF ALL RESIDENTS THROUGHOUT THE STATE. THROUGH OUR CHARITABLE AND COMMUNITY ENGAGEMENT WORK, OUR GOAL IS TO MAKE NEW JERSEY A HEALTHIER PLACE. OUR COMMITMENT EXTENDS TO SUPPORTING LOCAL COMMUNITIES, PROMOTING GOOD HEALTH AND ENCOURAGING EMPLOYEE VOLUNTEERISM AND GIVING.


Our Corporate Social Responsibility department helps us in these efforts by managing the charitable and outreach activities of The Horizon Foundation for New Jersey, Corporate Giving and Community Engagement. These activities are focused on improving our neighbors’ health, informing their health decisions and inspiring them to lead healthier and more fulfilling lives. In this report, you will see just a few examples of the many grants, sponsorships and events we participated in for the betterment of communities throughout New Jersey in 2015.

CORPORATE SOCIAL RESPONSIBILITY DEPARTMENT

FOUNDATION

GRANTMAKING  SIGNATURE INITIATIVES  MATCHING GIFTS

CORPORATE GIVING

SPONSORSHIPS  MARKETING EVENTS  CORPORATE CONTRIBUTIONS

COMMUNITY ENGAGEMENT

VOLUNTEERISM  EMPLOYEE GIVING  EMPLOYEE PARTICIPATION AT COMMUNITY EVENTS  NONPROFIT BOARD SERVICE

TOTAL GIVING: $8.1 MILLION

OUR COMMUNITIES, OUR HOME

CARING IS MORE THAN A JOB AT HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY; IT IS OUR RESPONSIBILITY AS A BUSINESS LEADER AND AS A CORPORATE CITIZEN OF THIS GREAT STATE. BY SHARING OUR TIME AND RESOURCES, WE AIM TO BE A BETTER COMPANY AND A BETTER MEMBER OF THE COMMUNITIES WHERE WE WORK AND LIVE.

Our Corporate Social Responsibility department helps us in these efforts by managing the charitable and outreach activities of The Horizon Foundation for New Jersey, Corporate Giving and Community Engagement. These activities are focused on improving our neighbors’ health, informing their health decisions and inspiring them to lead healthier and more fulfilling lives. In this report, you will see just a few examples of the many grants, sponsorships and events we participated in for the betterment of communities throughout New Jersey in 2015.

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TOTAL GIVING: $8.1 MILLION
THE HORIZON FOUNDATION FOR NEW JERSEY COORDINATES AND STRATEGICALLY ALIGNS THE COMPANY’S CHARITABLE GIVING EFFORTS. THE FOUNDATION AWARDS GRANTS PRIMARILY TO ORGANIZATIONS THAT CONDUCT PROGRAMS FOCUSED ON IMPROVING THE HEALTH OF NEW JERSEY RESIDENTS. IN ADDITION, THE FOUNDATION DEVELOPS ITS OWN SIGNATURE INITIATIVES, WHICH ARE DESIGNED TO PLACE A GREATER EMPHASIS ON SPECIFIC HEALTH ISSUES.

ASTHMA PROGRAM (BEAM)
Breathe Easier with Asthma Management (BEAM), a signature initiative in collaboration with the Boys & Girls Clubs in New Jersey (BGCNJ), raises awareness about asthma and educates children, teens and their parents or caregivers about the disease and how best to manage it. To date, The Foundation has invested $1.1 million in the program.

BEAM began in 2014, when The Foundation made an initial $500,000 grant to BGCNJ to implement a pilot initiative. More than 2,300 Club members, ages 5 to 18 years, participated at 12 Boys & Girls Clubs in 36 locations, covering nine counties where childhood asthma is most prevalent. The program was well received and showed positive results, with post-test surveys demonstrating statistically significant increases in asthma knowledge.

In May 2015, Asthma Awareness Month, BEAM was publicly launched with ceremonies at four minor league ballparks. The first ceremony was held at Arm & Hammer Park, home of the Trenton Thunder, with representatives from Horizon Blue Cross Blue Shield of New Jersey (BCBSNJ), BGCNJ, local participating Boys & Girls Clubs, the American Lung Association in New Jersey and local elected officials. This celebration was followed by events with the Somerset Patriots at TD Bank Ballpark in Bridgewater, the Lakewood BlueClaws at FirstEnergy Park in Lakewood and the Camden RiverSharks at Campbell’s Field in Camden.

The Foundation launched Phase 2 of BEAM in 2015 with a $600,000 grant to BGCNJ. Phase 2 expanded the program to serve 2,500 youth in partnership with 16 Boys & Girls Clubs at 44 locations in 12 counties.

"THE BEAM PROGRAM IS SO IMPORTANT FOR EDUCATING AND TEACHING CHILDREN ABOUT ASTHMA AND HOW TO MANAGE IT MORE EFFECTIVELY. WITH 9 PERCENT OF NEW JERSEY’S CHILDREN SUFFERING FROM THIS CHRONIC ILLNESS, BEAM IS LEADING THE WAY TO PREVENT ASTHMA ATTACKS AND REDUCE HOSPITAL VISITS."

-- Assemblyman Daniel R. Benson (NJ-14)

"BY BRINGING EDUCATION AND TREATMENT RESOURCES TO AT-RISK CHILDREN AND FAMILIES, BEAM HAS GREAT POTENTIAL TO HELP NEW JERSEY RESIDENTS PREVENT AND MANAGE ASTHMA ATTACKS."

- Arturo Brito, MD, MPH, Deputy Commissioner, Public Health Services, State of New Jersey Department of Health
HEALTHY U

Healthy U, a signature initiative of The Foundation in partnership with the New Jersey YMCA State Alliance, is designed to prevent childhood obesity by using fun and engaging approaches to promote physical activity and healthy eating. The program uses the CATCH (Coordinated Approach to Child Health) curriculum, which combines physical activity, nutrition education and parental involvement. To date, The Foundation has invested $4.7 million in the program.

For the first two phases of Healthy U, The Foundation gave grants totaling $3.45 million to the New Jersey YMCA State Alliance. The program impacted more than 50,000 children, ages 3 to 13 years, at 540 YMCA and 50 elementary school sites in 19 New Jersey counties, while providing professional development for 250 staff. Program evaluations showed that the initiative is having a positive impact and changing behaviors in participants, with results demonstrating improved eating and physical activity habits.

In 2015, The Foundation invested an additional $1.25 million grant to implement Phase 3 of Healthy U for four more years. This grant will support the program’s continuation at YMCA preschool and afterschool sites statewide and expand the program into 40 additional elementary schools, for a total of 90 schools. Phase 3 will serve 90,000 children.

To celebrate the launch of Phase 3, The Foundation and the New Jersey YMCA State Alliance held a Healthy U Be Active ProCamp at Middletown High School South (Monmouth County) for 400 fourth- and fifth-grade students in the Middletown School District, where all schools participate in Healthy U.

This one-day event featured a soccer camp led by Carli Lloyd, U.S. Women’s Soccer Team star and World Cup MVP, and a basketball camp led by Jay Williams, former All-American and National Basketball Association 1st Round draft choice, both New Jersey natives. Campers also received tips on healthy nutrition and the importance of staying active.

THINK OF METLIFE STADIUM FILLED WITH 60,000 CHILDREN – THAT’S THE IMPACT WE HAVE EVERY DAY THROUGHOUT NEW JERSEY WITH THE HEALTHY U PROGRAM. OUR PARTNERSHIP WITH THE FOUNDATION IS BASED ON A SHARED COMMITMENT TO NEW JERSEY’S CHILDREN AND FAMILIES, AND WE’RE THRILLED TO BE ON THEIR TEAM.

William Lovett, Executive Director, New Jersey YMCA State Alliance

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William Lovett, Executive Director, New Jersey YMCA State Alliance

THE HEALTHY U BE ACTIVE PROCAMP WAS AN OUTSTANDING DAY FOR OUR DISTRICT AND OUR STUDENTS, AS WELL AS THE PARTNERSHIP AT THE HEART OF THIS EVENT. THANK YOU FOR AN EXPERIENCE WE WILL REMEMBER FOR A LIFETIME.

~ Sean McNiel, Principal, Port Monmouth Elementary School

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William Lovett, Executive Director, New Jersey YMCA State Alliance

FOUR HUNDRED MIDDLETOWN SCHOOL DISTRICT STUDENTS PARTICIPATED IN THE HEALTHY U BE ACTIVE PROCAMP:

PICTURED ABOVE // New Jersey sports superstars Jay Williams and Carli Lloyd pose with participating students.

PICTURED BOTTOM LEFT // Carli Lloyd leads a soccer camp.

PICTURED BOTTOM RIGHT // Carli Lloyd and Jay Williams partnered with Healthy U to encourage students to pursue healthy, active lifestyles.
NEWARK CELEBRATION 350

Newark Celebration 350 (Essex County) was created to organize and plan year-long activities in celebration of the City of Newark’s 350th anniversary in 2016. As a Major Funder, The Foundation is very active in the initiative and provided a $200,000 grant to support it. Over 150 marquee community programs throughout the city’s five wards will highlight Newark’s history, achievements, diverse communities and culture, presented by a unique coalition of citizens, educational institutions, cultural organizations, businesses and community groups. Planned activities include special exhibits at the Newark Museum and Newark Public Library, concerts at NJPAC and other venues, film and music festivals, narrated walking tours, lectures, parades and bike races, as featured on nc350.org.

NEWARK CELEBRATION 350 WILL SHINE A SPOTLIGHT ON ALL THAT THIS CITY HAS TO OFFER – NOT JUST TO THE PEOPLE WHO LIVE HERE, BUT FOR EVERY RESIDENT OF AND VISITOR TO NEW JERSEY.

Robert A. Marino, Chairman, CEO & President, Horizon Blue Cross Blue Shield of New Jersey

CONNECTING HOMEFRONT

The Foundation provided $75,000 in grants to HomeFront (Mercer County), Central New Jersey’s leading provider of shelter, supportive services and housing to homeless and low-income families. Funds supported HomeFront’s Health Access Team program, which provides assistance to HomeFront’s clients in finding primary health care services, navigating the health care system and handling medical crises. Funds also supported the creation of The Horizon Foundation Health and Wellness Rooms in the Wellness Center of the new HomeFront Family Campus in Ewing. The rooms will be used by the Health Access Team and other health professionals to provide counseling, services and education to 400 people in need each year.

CREATING MAINSTAGE CENTER FOR THE ARTS

The Foundation awarded a $10,000 general operating support grant to Mainstage Center for the Arts in Blackwood (Camden County) to fund year-round programming, including its Summer Stage and Studio Education Programs. Mainstage is committed to providing affordable, quality arts education and entertainment to the South Jersey community. It operates a variety of programs that serve its 800 annual subscribers and a series of performances and events drawing 30,000 annual attendees. It is estimated that these activities contribute $2 million to the local economy each year.
CORPORATE GIVING

THROUGH VARIOUS CORPORATE SPONSORSHIPS AND COMMUNITY EVENTS, HORIZON BCBSNJ OFFERS UNIQUE HEALTH-FOCUSED EXPERIENCES TO ENGAGE NEW JERSEY RESIDENTS. IN 2015, WE DIRECTLY INTERACTED WITH 63,670 INDIVIDUALS AT 134 EVENTS AT MORE THAN 40 VENUES, INCLUDING:

- 21 FAIRS AND FESTIVALS
- 50 SPORTING EVENTS
- 10 HISPANIC-FOCUSED EVENTS
- 33 COMMUNITY EVENTS
- 20 SIX FLAGS GREAT ADVENTURE EVENTS

CORPORATE GIVING HIGHLIGHTS

134 EVENTS 63,670 UNIQUE CONSUMER INTERACTIONS 2,726,362 IMPRESSIONS

SHOPRITE LPGA CLASSIC SPONSORSHIP

Horizon BCBSNJ was the Health and Wellness sponsor for the 2015 ShopRite LPGA Classic presented by Acer in Galloway Township (Atlantic County). At the start of the event, LPGA professional golfer Natalie Gulbis accepted the Horizon BCBSNJ Walking and Wellness Challenge. Horizon BCBSNJ donated $2,500 to the Boys & Girls Club of Atlantic City, and pledged an additional $1,000 for every 10,000 steps Gulbis took during the tournament. Gulbis, a long-time champion for Boys & Girls Clubs, recorded 32,000 steps during her play at the tournament. As a result, the Boys & Girls Club of Atlantic City received an additional $3,000 contribution.

THE SALVATION ARMY 150TH ANNIVERSARY GALA

Horizon BCBSNJ was a proud sponsor and corporate honoree of The Salvation Army’s 150th Anniversary Statewide Gala (Essex County). At the event, The Salvation Army-New Jersey Division honored The Foundation for its Breathe Easier with Asthma Management (BEAM) initiative, a collaboration with the Boys & Girls Clubs in New Jersey. BEAM raises awareness about asthma and provides education for children, teens and their families about the disease and how best to manage it. About 200 participants in the BEAM program are members of The Salvation Army Boys & Girls Club of Newark Ironbound.

WE CONGRATULATE THE SALVATION ARMY FOR A REMARKABLE 150 YEARS OF STEADFAST SERVICE TO PEOPLE IN NEED IN NEW JERSEY AND ALL ACROSS THE COUNTRY. HORIZON IS PROUD TO WORK ALONGSIDE THE SALVATION ARMY TO CREATE A BETTER STATE OF HEALTH AND HELP NEW JERSEY RESIDENTS LEAD HEALTHIER, MORE FULFILLING LIVES.

Jonathan R. Pearson, Executive Director,
The Horizon Foundation for New Jersey

HORIZON BCBSNJ WAS THE HEALTH AND WELLNESS SPONSOR FOR THE 2015 SHOPRITE LPGA CLASSIC:

PICTURED ABOVE // Sam Young, President, Board of Trustees, Boys & Girls Club of Atlantic City; presented with a check by LPGA professional golfer Natalie Gulbis (center) and Jennifer Goudy, Program Officer, The Horizon Foundation for New Jersey.

PICTURED BOTTOM RIGHT // Horizon BCBSNJ was also the title sponsor for a two-hour Junior Clinic for children.
COMMUNITY ENGAGEMENT

HORIZON BCBSNJ’S COMMUNITY EFFORTS COULD NOT HAPPEN WITHOUT THE GENEROUS SUPPORT AND COMMITMENT OF OUR EMPLOYEES. THAT’S WHY WE HELP THEM HELP OTHERS BY ENCOURAGING AND REWARDING THEIR CHARITABLE INTERESTS AND COMMUNITY SERVICE.

DAY OF CARING, BRANCH BROOK PARK

Horizon BCBSNJ employees, family members and friends spent a day mulching, weeding and planting at Branch Brook Park in Newark (Essex County) as part of our annual Day of Caring. Together, our volunteers planted 250 new plants, pruned over 50 Amsonia plants, removed rocks and weeds from 600 square feet of park space to prepare the area for future planting and cleared one mile of the Lenape Hiking Trail. Newark-based nonprofit Jersey Cares teamed up with Horizon BCBSNJ for the volunteer day, providing event management support and supplies at the park.

MUCKFEST

Horizon BCBSNJ was the local presenting sponsor for the 2015 New Jersey MuckFest MS in West Orange (Essex County). More than 250 employees participated in the two-day event, which attracted 5,500 participants. Our “Mucky Blues” was the largest corporate team and raised over $4,000 for the National Multiple Sclerosis Society, New Jersey Metro Chapter (Middlesex County). Participants climbed, ran, slipped, slid, slogged and laughed their way through 19 obstacles throughout the course.

HORIZON CARES PROGRAM

We encourage our 5,000 employees to take an active role in contributing their time, talent and financial resources to charitable causes through our Horizon Cares program.

• VOLUNTEER PAID TIME OFF (PTO) PROGRAM:
  Employees use eight hours of Company time to volunteer.

• DOLLARS FOR VOLUNTEERS PROGRAM:
  Employees volunteer their personal time and earn a monetary match for the nonprofit organization where they volunteer.

• MATCHING GIFTS:
  Employees make a financial contribution and earn a monetary match for the organization to which they contribute.

Horizon Cares is a collaboration between the Company’s volunteer program, which helps connect employees with volunteer opportunities in their community, and The Foundation, which matches employee gifts.

2015 HORIZON CARES PROGRAM IMPACT

<table>
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<tr>
<th>553 VOLUNTEERS</th>
<th>5,449 VOLUNTEER HOURS</th>
<th>$140,000 VOLUNTEER HOUR VALUE</th>
<th>$237,000 MATCHING GIFTS TOTAL</th>
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Since the inception of Horizon Cares in 2006, employees have logged nearly 34,000 hours and gift matches have totaled more than $2 million.

HORIZON BCBSNJ EMPLOYEES GIVE BACK TO THE COMMUNITY IN MANY WAYS:

PICTURED ABOVE // The work of Horizon BCBSNJ volunteers at our annual Day of Caring added lasting beauty and enjoyment to Branch Brook Park in Newark.

PICTURED BOTTOM LEFT // Michael J. Considine, Horizon BCBSNJ Vice President, Consumer & Small Group Markets, served as the Executive Sponsor for Horizon BCBSNJ’s Day of Caring, leading our team and helping with weeding and planting at Branch Brook Park.

PICTURED BOTTOM RIGHT // Eduardo A. Lara, Horizon BCBSNJ Vice President, Marketing & Product Development, was one of more than 250 employees who participated in the New Jersey MuckFest.
PRODUCED BY THE CORPORATE SOCIAL RESPONSIBILITY DEPARTMENT, LEGAL AFFAIRS DIVISION, HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY.

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