



August 1, 2022

The Honorable Marlene Caride
Commissioner
New Jersey Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625

Dear Commissioner Caride:

On behalf of Horizon Healthcare Services, Inc. d/b/a Horizon Blue Cross and Blue Shield of New Jersey ("Horizon"), we submit the attached Application to form a not-for-profit mutual holding company system and for approval of the plan for the simultaneous mutualization and reorganization. We also submit confidential exhibits which contain confidential and proprietary financial and business information that is not subject to disclosure in accordance with Sections 12a(1) and 12a(2) of P.L. 2020 C.145 and, therefore, and not subject to disclosure under the Open Public Records Act.

We appreciate the Department's consideration of this important matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Nicholas H. Peterson".

Nicholas H. Peterson

Vice President – Corporate, Regulatory, Privacy
& Corporate Secretary
Horizon Blue Cross Blue Shield of New Jersey

cc: Mr. Justin Zimmerman, Chief of Staff, Department of Banking and Insurance
Mr. Kevin Mistry, Deputy Director, Division of Law, Office of the Attorney General