



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
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PHIL MURPHY
Governor

MARLENE CARIDE
Commissioner

SHEILA OLIVER
Lt. Governor

November 1, 2022

Mr. Gary St. Hilaire
President and Chief Executive Officer
Horizon Blue Cross Blue Shield of New Jersey
Horizon BCBSNJ Headquarters
3 Penn Plaza East
Newark, New Jersey 07105

Re: Application by Horizon Health Care Services, Inc. to form a mutual holding company pursuant to N.J.S.A. 17:48E-46.1

Dear Mr. St. Hilaire:

Enclosed please find the Department's Order approving Horizon Health Care Services, Inc.'s application to form a mutual holding company pursuant to N.J.S.A. 17:48E-46.1 et seq., subject to the conditions outlined therein.

The reorganization to a mutual holding company and the plan of reorganization is effective as of November 1, 2022.

Sincerely,

A handwritten signature in blue ink that reads "M. Caride".

Marlene Caride
Commissioner