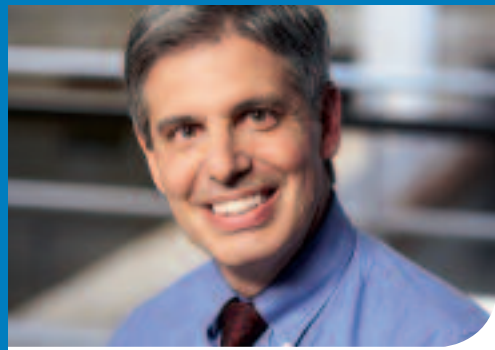




“Excellent program at very competitive costs.”



*John Young, COO, American Water
Voorhees, New Jersey*

“American Water is the largest investor-owned water and wastewater services provider in the United States. We serve approximately 15.6 million people in 32 states across the U.S. and Ontario, Canada. Health care is extremely important to all of our nearly 7,000 employees. The switch to Horizon Blue Cross Blue Shield 5 years ago was really based on their national coverage. Over 90% of our employees are covered. Our previous supplier covered approximately 70%.”

“Horizon offers an excellent program at very competitive costs. And the name recognition makes it an easy sell.”

To learn more call your broker or visit: www.MakingHealthcareWork.com

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