

Not registered yet for Castlight? It's easy.

Scan the QR code above or download the Castlight Mobile App from the App Store or Google Play.

You can also visit us.castlighthealth.com/v 2/registration/e/horizon _local 4



Take Control Of Medical Costs

Castlight allows you to search for care and guides you to highquality, in-network providers and support programs.

Search with certainty: All Castlight information is provided to you in absolute confidence and your searches are never shared with your employer (as required by HIPAA).

Horizon Blue Cross Blue Shield of NJ and Local Union No. 4 Health and Welfare Fund have partnered with Castlight to provide you and covered family members with the ability to estimate your out of pocket cost for medical care prior to receiving care. While you will always have the lowest out of pocket costs when receiving care from in-network providers, this tool allows you to see your cost for both in and out of network providers and determine what is best for you and your family. Once registered, all you need is some basic information on what type of care you are looking for and the location and you can access the cost estimates.

Please note that these are estimates and are in no way a guarantee of the claim payments. Several variables can influence the final claim payment including the specific services performed and the benefit plan details around medical necessity, prior authorization and other plan requirements and exclusions. Please contact your customer service team with questions specific to your benefit plan details.

"What an experience to see everything about my plan and benefits. I felt frozen, and I didn't know what was covered or want to end up with a giant bill. But now I feel in control!"

Maddie, Castlight User



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