



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work*SM

Brief Notes

News for Brokers and Consultants

3 Penn Plaza East, Newark, NJ 07105-2200

Date: August 15, 2001

Vol. 10

No. 298

Michael Torrese Leads Mid-Size North New Business Team

We are pleased to announce that Michael Torrese was appointed manager of the Mid-Size North New Business Team in the Consumer and Commercial Markets division at Horizon Blue Cross Blue Shield of New Jersey, effective June 1, 2001.

In his new role, Mike is managing both the Small Employer (two to 50) and Mid-Size (51 to 499) broker sales representatives, in addition to managing Horizon Healthcare Insurance Agency, which specializes in Life and Flexible Spending Account product sales to all markets. Mike's years of sales management experience and considerable success in broker-sold small employer group sales have prepared him well for this new challenge. Please join us in congratulating Mike on his promotion and wishing him continued success.

Mike joined Horizon BCBSNJ in May 1995, as Health Center Sales Manager. In 1998, Mike was promoted to two to 50 Broker Sales Manager in South Jersey. In January 1999, he transferred to our Newark headquarters to manage the North two to 50 Broker Sales Unit. At the same time, Mike assumed managerial responsibility of Horizon Healthcare Insurance Agency and was Horizon BCBSNJ's representative on the Small Employer Health Board. Mike received his bachelor of science degree from Rutgers University. He resides in Holmdel, New Jersey with his wife and three children.

Horizon BCBSNJ is dedicated to continued growth in the mid-size market and to broker and customer satisfaction. We are confident Mike's commitment to Making Healthcare Work will ultimately improve the level of service provided to you and your respective clients.

Please contact Mike at (973) 466-6445 or your Horizon BCBSNJ Sales Representative with questions.