



Connection

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Thank You for Choosing Braven HealthSM



Luisa Charbonneau
CEO, Braven Health

If you are a returning Braven Health member, thank you for choosing us to continue with you on your health care journey. If you are new to Braven Health, welcome! We have the benefits you need and the extras you want, and we back them with a network of caring doctors and top-rated specialists across New Jersey.

Braven Health Connection is a quarterly newsletter with everything you need to know about your plan. This includes information about your benefits along with health and wellness tips. In this issue, learn about your Braven Health Smart Card and how to use it, how to find a doctor near you, and why scheduling an annual wellness visit is important.

If you have questions about your Braven Health plan, our Member Services team is here for you. Call **1-833-272-8360** (TTY **711**), seven days a week, 8 a.m. to 8 p.m., Eastern Time (ET).

Wishing you good health,

Luisa Charbonneau

In This Issue

Get to Know Your Benefits

Your Benefits at Your Fingertips	4
New Member Orientation Meetings	5
New for 2023: Braven Health Smart Card	6
Find a Doctor Near You	8
Get More Information About Your Benefits	11
In-Home Support Services With Papa	13
Your Insulin Coverage	13
Your Hearing Benefits	14
Is Care Management Right for You?	16
Neighbors in Health: Connecting You to Your Community	21
Get the Most From Your Behavioral Health Services	22

Health & Wellness

Your PCP Is the Key to Good Health	8
Getting Your Test Results With a Patient Portal	9
Building a Health Care Team	10
Scheduling Appointments With Specialists	11
Don't Miss Your Shot to Beat the Flu	12
Take Steps to Prevent a Fall	15
When Is Urgent Care the Right Choice?	17
Keep Your Heart Healthy	18
Understanding High Blood Pressure	20

Important Information

Our Commitment to Quality	23
Your Rights and Responsibilities	23



Your Benefits at Your Fingertips



You can find everything you need to know about your Braven Health plan quickly and easily online. Register and sign in at BravenHealth.com to learn about your benefits and claims information, get quick answers to coverage questions, view your Explanation of Benefits (EOB) and more.

Get started

Go to BravenHealth.com/register.

1. Enter and verify your personal information, including your member ID number, which is on your member ID card. Click **Continue**.
2. Follow the steps to verify your email address, and then click **Continue**.
3. Create a username and password, read the disclaimer and check the box.
4. Click **Create Account**.

Your member ID card

This is your key to getting the care you need. When you sign in at BravenHealth.com, you can view, download, print and request a new member ID card. You can also call Member Services at **1-833-272-8360** (TTY **711**) if you need a new one.



New Member Orientation Meetings



Learn how to get the most from your Braven Health plan.

You're invited to an **exclusive members-only event** to help you get to know your plan better. Our Medicare specialists will answer your questions and explain how to use your benefits and everything your plan offers. Sessions will be held every Tuesday, Wednesday and Thursday through April 28. Pick the date and location that works best for you, or join a virtual session.

Call **1-866-984-4864 (TTY 711)** weekdays, 9 a.m. to 5 p.m., ET, or visit BravenHealth.com/GetMore to reserve your spot. Space is limited.

New for 2023: Braven Health Smart Card



The Braven Health Smart Card is a flexible way to get many of your extra benefits with no reimbursement forms necessary. It's as easy as swiping your card.

4 things to know

1. **Activate your card.** You should have received your Smart Card in the mail. This is a new card for 2023, and you have to activate your card before you can use it. To activate your card, log in at BravenSmartCard.com or call **1-800-688-9140** (TTY **711**), weekdays, 8 a.m. to 8 p.m., ET. You will need to provide your:

- Braven Health member ID number (found on your Braven Health member ID card)
- Date of birth
- Current email address
- Current phone number

You will need to create a unique username and password for your account. You must create a new username and password this year. Once logged in, you can access information about the benefits on your Smart Card online, 24/7. Remember to save your username and password for future orders.

2. Use your Smart Card for:

- **Over-the-Counter (OTC) purchases:** Order items by mail, phone or at participating retailers. Your OTC balance is refreshed on the first day of the quarter – **January 1, April 1, July 1** and **October 1**.
- **Fitness:** Purchase a membership at a health club, yoga studio and/or virtual fitness program you use at home, or eligible fitness equipment like a yoga mat, hand-held free weights, exercise bands and more from participating retailers.
- **Eyewear:** Buy glasses or contacts from a participating retailer.
- **Flex Benefit:** Pay for acupuncture visits, a weight management program through WeightWatchers, transportation for health-related rides via Uber and Lyft, and more.
- **Rewards and Incentives:** Rewards for the *Healthy Journey* Program will be added to your Smart Card.

3. **Find eligible items** at BravenSmartCard.com and create an account, or call **1-800-688-9140** (TTY **711**), weekdays, 8 a.m. to 8 p.m., ET.

4. **Download the *myTotal Benefits* app** from the app store on your smart phone and use it to view your balances, make purchases, manage your account and more.

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Braven Health Smart Card (continued)

Grocery benefit for eligible members

Members who participate in the Care Management Program and have certain qualifying chronic illnesses, such as cardiovascular disorders, chronic heart failure and diabetes, are eligible to receive an additional \$75 per quarter allowance to purchase food and produce. Eligible items include:

- Bottled water
- Breakfast foods
- Dry pasta
- Fruits and vegetables
- And more!

Once enrolled, funds will be automatically loaded onto your Braven Health Smart Card on the first day of every quarter.

If you have questions about this program or think you qualify, please call our Care Management team at **1-888-621-5894** (TTY **711**), option **2**, weekdays, from 8 a.m. to 5 p.m., ET.

Please note: The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.

Your PCP is the Key to Good Health



Having a Primary Care Physician (PCP) is important. They manage and coordinate your health care so you get the quality care you deserve.

Visits with your PCP are an important part of your health care. These visits help you stay up to date with your tests and preventive health screenings. Braven Health covers PCP visits, including annual wellness visits or physical exams, at no cost to you.

Ask your PCP about:

- Falls and your risk for a fall
- Cholesterol and body mass index (BMI)
- Vaccines you may need, including the flu vaccine
- Tests and preventive health screenings
- Using your provider's online patient portal to access test results
- Prescription and OTC medicine you take, and if you can change to a 90-day supply
- How to use telehealth to access care without leaving your home
- Where to go when you need care right away
- Emergency Room (ER) or unscheduled hospital visits
- Your health concerns, including urinary incontinence or limits to physical activity

The sooner you address a health problem, the better the outcome. A routine checkup with your doctor can help find health problems early on. The beginning of the year is the perfect time to schedule an annual wellness visit with your PCP.

If you need help finding a provider or scheduling an appointment, call Member Services at **1-833-272-8360** (TTY 711), or visit [BravenHealth.com/find-doctor](https://www.BravenHealth.com/find-doctor).

Find a Doctor Near You



You have access to a large network of doctors, hospitals and other providers throughout the state of New Jersey, including all Hackensack Meridian *Health* and RWJBarnabas Health doctors and facilities, plus many more.

If you need to find a doctor, specialist or other health care provider near you, visit [BravenHealth.com/find-doctor](https://www.BravenHealth.com/find-doctor), or call Member Services at **1-833-272-8360** (TTY 711).

Getting Your Test Results With a Patient Portal



Waiting for test results from your provider can be stressful. Knowing what to expect can help. Most providers use patient portals to communicate test results because you get your results faster than waiting for a phone call from your doctor. Patient portals give you real-time access to your medical information.

You can:

- Receive and view test results
- Make appointments
- View and update your medical history and insurance information
- Ask your provider questions through secure email

If your doctor has a patient portal, take the time to register. You can also register for access to patient portals offered by Quest and LabCorp, two of our network lab providers. If you have difficulty accessing your doctor's patient portal, ask a family member, caregiver or friend for help so you are able to stay informed about your health status.

Tell your doctor if you do not have access to a computer. Give the office your current contact information, including the best phone number to reach you. If you want a paper copy of your test results, ask to pick it up or have your results mailed to you. Let them know that you'd like to know about your test results whether they are positive or negative.

Your doctor wants to provide the best care possible and is doing everything they can to get your test results to you in a timely manner.

**If you need help to schedule a doctor's appointment, blood test, X-ray or any other test, call us at 1-833-272-8360 (TTY 711).
We are here to help coordinate your care.**

Building a Health Care Team



An important part of your life is your health care team — the doctors, nurses and other providers who play a part in keeping you healthy. Your PCP is the person who helps to coordinate the team.

“While doctors and nurses may be the most visible members of a health care team, there are many more members, all of whom are important for helping to keep you at your healthiest,” explains Neha Patel, MD, a member of RWJBarnabas Health Medical Group.

Your health care team members may include:

- **A PCP.** You should see your PCP each year for your annual wellness visit.
- **Specialists.** Common specialists include cardiologists, orthopedists, pulmonologists, neurologists, surgeons and obstetricians.
- **Certified medical assistants.** During an office visit, they record your medical history, medicines, recent treatments, blood pressure and weight before you meet with the doctor or nurse practitioner.
- **Mental and behavioral health experts.** Your PCP may refer you to a psychologist, counselor or behavioral health specialist to help with emotional or behavioral conditions.
- **Pharmacists.** They fill prescriptions, check for harmful drug interactions and can answer your questions about your prescription and OTC medicines.
- **Physical therapists and rehabilitation specialists.** These providers help people after an injury, major surgery or illness.
- **Nutritionists and dietitians.** They can help you eat well and manage chronic conditions, such as hypertension and diabetes.

There may be times when your health team expands to include care providers outside of the traditional medical system, such as an herbalist or acupuncturist. “It’s very important to let your PCP and other members of your medical team know about these alternative treatments,” says Dr. Patel. “Things like herbal supplements, for example, can sometimes have side effects or interact badly with other medicines.”

Always make sure that your PCP knows about any care you’re receiving outside of your main medical team, so that you can be sure you’re consistently getting the best treatment.

Scheduling Appointments With Specialists



Did you know that you do not need a referral to see an in-network specialist? Seeing a specialist as soon as you need to is important. Use these tips when you schedule an appointment:

- Ask if another specialist in the same practice can see you quicker if the doctor you want to see has no availability.
- Ask your PCP for multiple recommendations.
- Find another in-network specialist who has availability sooner.
- Confirm that the specialist you choose accepts your Braven Health plan to avoid higher out-of-pocket costs.

If you need help finding a specialist or scheduling an appointment, call Member Services at **1-833-272-8360** (TTY **711**), or visit BravenHealth.com/find-doctor.

Get More Information About Your Benefits



You can find everything you need to know about your 2023 benefits in your Evidence of Coverage (EOC). Your EOC has information about your specific plan benefits, prescription drug coverage, what you pay, important contact information and more.

To view your 2023 EOC online, go to:

- Braven Medicare Plus (HMO): BravenHealth.com/2023EOCPlus
- Braven Medicare Choice (PPO): BravenHealth.com/2023EOCChoice
- Braven Medicare Freedom (PPO): BravenHealth.com/2023EOCFreedom

To request a hard copy of the EOC, Formulary (list of covered prescription drugs), Provider or Pharmacy Directory for your plan:

- Visit MyDirectory.BravenHealth.com to complete and submit a form.
- Call **1-833-272-8360** (TTY **711**).

Don't Miss Your Shot to Beat the Flu



If you have not gotten the flu vaccine, there is still time. The flu vaccine prevents millions of illnesses and flu-related doctor's visits each year. It can also reduce the risk for hospitalization, if you get the flu.

You are at higher risk of serious complications from the flu if you are 65 years or older and have certain chronic health conditions, including asthma, diabetes or heart and lung disease.

Talk to your doctor or pharmacist about getting a flu shot. While you're there, check to see if you need any other vaccines, such as shingles, pneumonia and COVID-19.

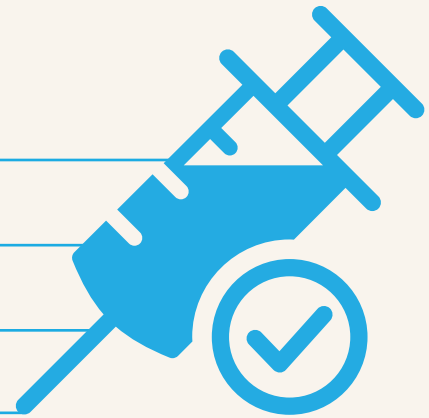
FLU VACCINES PREVENT:

7.5 million flu illnesses

3.7 million flu-related medical visits

105,000 flu-related hospitalizations

6,300 flu-related deaths



Data from 2019-2020, the last flu season prior to the COVID-19 pandemic

Wearing a mask and washing your hands frequently can prevent the spread of flu and other illnesses, like COVID-19.

Sources: Centers for Disease Control and Prevention (CDC), *Key Facts About Seasonal Flu Vaccine*. Retrieved on **Dec. 1, 2022** from [cdc.gov/flu/prevent/keyfacts.htm](https://www.cdc.gov/flu/prevent/keyfacts.htm); CDC, *Preventive Steps*. Retrieved on **Dec. 1, 2022** from [cdc.gov/flu/prevent/prevention.htm](https://www.cdc.gov/flu/prevent/prevention.htm).

In-Home Support Services With Papa



Papa can help you with life's daily demands, like housework, grocery shopping, rides to appointments and even technology lessons. And, it's included with your Braven Health plan.

Papa connects you with younger adults known as "Papa Pals" for services such as:

- Light cleaning, laundry and cooking
- Help with computers
- Rides to and from doctor's offices
- Pharmacy/grocery shopping and drop-off

Best of all, you pay \$0 for up to 36 hours of services per year. You can use your Braven Health Smart Card to purchase additional hours with your Flex Benefit allowance.

To schedule a Papa Pal, call **1-888-345-2849** (TTY **711**). For more information about Papa, visit Papa.com/Papa-Braven-Health.

Your Insulin Coverage



You won't pay more than \$35 for a one-month supply of each insulin product covered by Braven Health, no matter what cost-sharing tier it's on. Insulins covered by Braven Health include:

- Humulin®
- Humulin® N
- Humulin® R
- Humalog® Mix
- Lantus®
- Lantus® Solostar®
- Toujeo® Max Solostar®
- Toujeo® Solostar®

For a full list of covered drugs, including insulins, log in at MyPrime.com and select **Find Medicines**. Or, call Pharmacy Member Services at **1-855-457-0222** (TTY **711**), 24 hours a day, seven days a week.

You must get approval from Braven Health if you want to use an insulin product not covered under your plan.



Your Hearing Benefits



Your Braven Health plan includes routine coverage for hearing tests and aids. We work with HearUSA to provide your hearing benefits, including:

- One routine hearing exam with an audiologist per year
- One fitting/evaluation for a hearing aid with an audiologist or licensed hearing aid provider per year
- \$750 toward one single hearing aid every year
- \$500 toward a second hearing aid every year

Routine hearing exams, fitting/evaluations for hearing aids and hearing aid services must be coordinated through HearUSA. If you are a Braven Medicare Plus (HMO) member. If you have Braven Medicare Freedom (PPO) or Braven Medicare Choice (PPO), you can obtain hearing aids from any HearUSA in-network provider at a discount. If you obtain hearing aids from an out-of-network provider, submit your request to HearUSA for reimbursement up to a \$1,250 coverage limit.

Call HearUSA at 1-800-442-8231 (TTY 711) to schedule a hearing test with an in-network provider. Check you EOC for your full coverage information.

OTC hearing aids

The Food and Drug Administration (FDA) recently approved OTC hearing aids, which can be purchased at a drug store. They are self-fitting devices for people with mild to moderate hearing loss. You do not need a prescription from your doctor. You can use your Braven Health Smart Card to purchase OTC hearing aids at a participating store. Visit [BravenSmartCard.com](https://www.BravenSmartCard.com) to learn more.

If you have severe hearing loss, call HearUSA at **1-800-442-8231 (TTY 711)** to schedule a hearing test and get fitted for a personalized hearing aid.



Take Steps to Prevent a Fall



A fall can happen to anyone. The good news is you can take steps to prevent a fall.

"It's important to eliminate any unnecessary risks for falls, especially for those who may live alone. By keeping things tidy and adding a few added resources like lights and rails, you can increase the safety of your home," says Stephanie Bonne, MD, Chair of the Trauma Center at Hackensack University Medical Center.

1. **Remove excess clutter and keep floors clean.** Remove unnecessary items on the floor, such as shoes or magazines. Tuck away loose wires, secure area rugs and be aware of any pets.
2. **Add additional lighting to walkways and dark areas.** Motion detection lights are a great option.
3. **Add railings for extra support.** Use railings wherever there are steps and in other areas of the home where you are lifting yourself up and down, like in the bathroom or next to your bed.
4. **Use non-slip mats in the bathroom.** Place mats anywhere that may get wet, such as right outside your bathtub or shower.
5. **Bring down any frequently used items off high shelves.** Keep things you use daily on a lower shelf. Avoid using step stools, chairs or ladders to reach items up high.

Extra steps to keep you safe:

- Stay active and exercise to keep your strength and balance.
- Wear well-fitting shoes, like walking shoes, to avoid slipping or turning ankles.
- Have your eyes checked annually and update your glasses as needed.
- Always tell your doctor if you fall, even if you weren't hurt.



Is Care Management Right for You?



If you are managing a serious health condition, you don't have to do it alone. Braven Health's Care Management Program is here to help you better understand your diagnosis and follow your doctor's treatment plan.

Care Management can help anyone experiencing a new or chronic condition, such as:

- A cancer diagnosis
- The need for heart surgery, an organ transplant, ventilator management, extensive home care or home infusion
- A severe injury or paralysis
- Transitioning home after an inpatient admission to a hospital or rehabilitation facility

Our Care Managers are registered nurses who can:

- Discuss your medical situation with you and your doctors
- Connect you to the right care
- Provide educational information and resources
- Help you understand how to get the most from your plan benefits



Did you know?

If you were treated in the ER or an urgent care center, you should see your PCP within 30 days for a follow-up visit. Your PCP will make sure you are receiving proper care, help you understand tests that were performed or ordered, review new medicine or medicine changes, and coordinate any follow-up care.

Participating in the Care Management Program is voluntary and free. To enroll, call **1-888-621-5894** (TTY 711) and select option **2**. Representatives are available weekdays, 8 a.m. to 5 p.m., ET.



When is Urgent Care the Right Choice?



Sometimes you need care right away, but your regular doctor isn't available, like on the weekend or when you're traveling. If your illness or injury is not life threatening, an urgent care center may be the right choice.

Urgent care centers can treat:

- Coughs, colds and sore throats
- Cuts that require stitches
- Ear infections
- Fever and flu-like symptoms
- Skin irritations and rashes
- Sprains, strains and fractures
- Urinary tract infections

To find an urgent care center near you, visit [BravenHealth.com/find-doctor](https://www.BravenHealth.com/find-doctor) and select *Lab, urgent care or other health care facility* under *What type of care are you looking for?*



Keep Your Heart Healthy



Sometimes signs of an unhealthy heart may not be obvious. However, paying close attention is critical because heart disease is the leading cause of death for both men and women in the United States.

“Not everyone will have the same symptoms or experience all the symptoms of an unhealthy heart,” says Michael Lim, MD, interventional cardiologist at Hackensack Meridian Health.

“Men and women may show different symptoms of heart disease – especially coronary artery disease, the most common heart disease in the United States.”

The most common signs of a heart problem are:

1. **Chest pain.** Poor blood flow to the heart can cause pain or discomfort in the chest, called angina. You may feel mild discomfort, tightness, squeezing or burning sensations in the chest, neck, jaw, throat, abdomen or back.
2. **Fatigue.** Unusual or extreme tiredness, especially if it is a sudden change in energy level.
3. **Heart palpitations.** You may feel your heart beating quickly or unevenly.
4. **Pain, numbness, weakness or coldness in the arms or legs.** These sensations may occur when blood vessels in your limbs narrow, caused by vascular disease.
5. **Shortness of breath.** This can be a symptom of several different heart conditions. It might be caused by poor blood flow from coronary artery disease or from fluid buildup into the lungs.
6. **Swelling in your legs, ankles or feet.** You may also feel swelling in your hands or abdomen. Poor blood flow can cause blood to back up into the veins and surrounding tissues.

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Keep Your Heart Healthy (continued)

"If you're unsure if your symptoms are serious, it's best to get evaluated," says Joseph Negusei, MD, a cardiologist at Hackensack Meridian *Health*. "That's especially true if you have certain risk factors, such as diabetes, high blood pressure, high cholesterol or obesity."

Your heart and your mental health

The heart can play a role in your mental health.

"Depression, stress and/or anxiety may make it more likely for individuals to experience a heart attack or heart failure in the future," explains Gary Rogal, MD, FACC, Medical Director for Cardiovascular Services at RWJBarnabas Health. "Anxiety can increase the body's level of stress hormones, which elevates blood pressure. People with chronic anxiety are therefore more likely to develop high blood pressure, and people with high blood pressure are more likely to be anxious."

What does anxiety do to the body?

Anxiety and stress may be associated with:

- Release of the stress hormone cortisol, which can overstimulate the cardiovascular system
- Rapid heart rate
- Increased blood pressure
- Decreased heart rate variability

How does depression affect the heart?

- Depression is linked with elevated blood pressure and heart rate, greater levels of inflammation and increased risk of blood clots.
- People with depression are less likely to be physically active and more likely to smoke, overeat and not take medicine as prescribed.

What should I do?

- Tell your doctor how you're feeling.
- Follow a healthy diet.
- Limit alcohol.
- Increase physical activity.
- Consider talking with a mental health provider.
- Ask your doctor about prescription medicine options.

Source: CDC, *Heart Disease Facts*. Retrieved on **December 9** from [cdc.gov/heartdisease/facts.htm](https://www.cdc.gov/heartdisease/facts.htm).



Understanding High Blood Pressure



Arteries carry blood from your heart to other parts of your body. Blood pressure is the measure of blood pushing against the walls of those arteries. It's important to measure your blood pressure because high blood pressure, also called hypertension, often has no symptoms.

Your doctor should check your blood pressure at every appointment with a blood pressure cuff.

High blood pressure is a measurement greater than 120/80 mmHg. Hypertension increases your risk for heart disease and stroke, which are leading causes of death in the United States.

Source: CDC, *High Blood Pressure Symptoms and Causes*. Retrieved on **December 6** from [cdc.gov/bloodpressure/about.htm](https://www.cdc.gov/bloodpressure/about.htm).



Neighbors in Health: Connecting You to Your Community



Social determinants of health — food insecurity, housing and transportation — are not covered by traditional health care. However, they can become barriers to getting health care services.

Neighbors in Health, a partnership between Braven Health and several health systems across the state, helps you get the care and support you need to improve your overall well-being. This free, voluntary program connects you with a Community Health Worker (CHW) and a Personal Health Assistant (PHA) who will help you:

- Set and achieve your health and life goals
- Coordinate your health care and schedule medical appointments
- Find transportation, healthy foods, employment, education and housing
- Connect with community resources, life coaching and skill building
- Understand how your plan benefits work

To learn more about the Neighbors in Health program,
call 1-973-466-8158 (TTY 711).



Get the Most From Your Behavioral Health Services



Just like any other medical condition, many behavioral health conditions, such as depression and mood disorders, require prescription medicine. Some people may need to take medicine for several months or even lifelong to manage their symptoms. Not taking your medicine as directed by your health care provider can lead to serious problems, including increased risk of hospitalization, relationship problems, issues at work, lack of progress in treatment, and developing other conditions related to your diagnosis.

Along with medicine, your provider may recommend mental health counseling. Counseling can help you cope with the stressors of daily life, increase self-esteem and manage your symptoms. Keeping regularly scheduled appointments with your behavioral health providers helps monitor your success.

To get the most out of your care, it is important to be open and honest with your providers, follow your treatment plan and reschedule any canceled appointments as soon as possible.

Asking for help can be challenging, but you are not alone. The Braven Health Behavioral Health team has registered nurses and social workers who can work with you, your family, caretakers and doctors to make sure you get the most from your benefits to get the treatment and support you need.

Call 1-888-444-0422 (TTY 711), 24 hours a day, seven days a week.



Our Commitment to Quality



We want to make sure that the care and services you get are appropriate, necessary and properly administered. That's why we have a Quality Improvement (QI) Program that works to improve the quality of care and services provided to our members. Our QI Program monitors areas that affect the care our members receive, such as access to care, preventive screenings and member satisfaction.

For more information about this program and its progress toward goals, please call Member Services at **1-833-272-8360 (TTY 711)**, weekdays, from 8 a.m. to 8 p.m., ET, and ask for the Quality team.

You can also visit [BravenHealth.com](https://www.BravenHealth.com) and click *Quality Improvement Program* at the bottom of the page.

Your Rights and Responsibilities



As a Braven Health member, you have rights and responsibilities related to the care you get. You can read about these member rights and responsibilities in your EOC or online at [BravenHealth.com/rights](https://www.BravenHealth.com/rights).



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Healthy Directions: A Blog From Braven Health

Healthy Directions is your source for important information about Braven Health. Visit BravenHealth.com/blog to read helpful articles about your benefits, as well as health and wellness information.

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Other Providers are available in our network.

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