

**AmeriHealth Insurance
Company of New Jersey
AmeriHealth HMO, Inc.**

8000 Midlantic Drive
Suite 333
Mt. Laurel, NJ 08054-1560

485 Route 1 South
Building C, 3rd Floor
Iselin, NJ 08830-3037



August 2001

Dear Broker:

The state of New Jersey recently passed a mandate that requires health insurance carriers to provide coverage for a range of preventive and diagnostic services. The Health Wellness Promotion Act applies to employer groups with 51 or more employees who offer commercial HMO, POS, PPO or indemnity coverage. In response to the mandate, we have expanded group benefits for our Traditional Med and AmeriHealth Personal Choice® (PPO) products to include coverage for health wellness benefits. In some cases, our benefits are richer than the mandate and therefore require no change to the covered benefits. Please note, AmeriHealth's HMO and POS products already provide coverage for services required by the mandate.

The wellness mandate includes the following preventive services and age-related criteria:

- Annual tests to determine hemoglobin level; blood pressure; blood glucose level; and blood cholesterol level, or alternatively, low density lipoprotein (LDL) level and blood high-density lipoprotein (HDL) level (age 20+, annually)
- Stool exam (age 40+, annually)
- Glaucoma eye test (age 35+, every five years)
- Left-sided colon exam (age 45+, every five years)
- Pap smear (age 20+, every two years)
- Mammogram (age 40+, annually)
- Recommended immunizations (all adults)
- Consultations to discuss healthy lifestyle behaviors (age 20+, annually)

For information regarding benefit changes, please refer to the enclosed letters that will be sent to groups and members with Traditional Med or AmeriHealth Personal Choice coverage. We will also send contract endorsements to these groups. Rate adjustments may apply upon the next renewal date to groups that currently offer Traditional Med but do not offer a preventive program.

We are notifying group administrators and members of changes to benefits via letter. Copies are enclosed for your reference. If you would like additional information regarding this mandate, please contact your AmeriHealth Broker Representative.

Sincerely,

A handwritten signature in cursive script that reads "Linda M. Taylor".

Linda M. Taylor
Vice President
Sales and Marketing
Southern New Jersey

A handwritten signature in cursive script that reads "Joseph Torella".

Joseph Torella
Vice President
Sales and Marketing
Northern New Jersey

Enclosures