



For News Release

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EXPLANATION OF BENEFIT (EOB) AVAILABLE ON-LINE

Hagatna, (GU) – February 18, 2009 - NetCare Life & Health Insurance Company announced today that in its on-going effort to go green and paperless and protect the environment, it will no longer issue or mail printed Explanation of Benefits (EOB) statements to members.

Instead, NetCare members can obtain their EOB statements on a regular basis by registering on-line at www.netcarelifeandhealth.com. NetCare offers a confidential, safe and secure member web portal that has volumes of resourceful and informative materials and information for members to access and use.

NetCare issues the EOB statements to members whenever a claim has been incurred and paid. The EOB outlines how NetCare processed the claim and details what the plan has paid; what is not covered by the plan; and what the member is financially responsible for.

NetCare members are encouraged to register on-line and access the many programs and information available at www.netcarelifeandhealth.com.