



424 West O'Brien Drive
Suite 200, Julale Center
Hagatna, Guam 96910
Phone: 671-472-3610
Facsimile: 671-472-3615

March 27, 2008

MEMORANDUM EG-27-08

TO: Our Valued Clients

FR: Jerry Crisostomo, Plan Administrator

RE: NEW PHARMACY BENEFITS MANAGER(PBM)

This is to advise you that NetCare will change its Pharmacy Benefits Manager (PBM) from NMHC Rx to *Innoviant, Inc. Prescription Benefits Administrators* effective at midnight May 1, 2008 (Guam time).

This change is necessary in order to improve our delivery of excellent and quality pharmaceutical services and cost effectiveness to our members.

In the next few weeks, you will be receiving more detailed information about this transition including mail order prescriptions and other integrated benefits. We anticipate this change to be transparent to our members and pharmacy providers.

In coordination with Innoviant, NetCare will send each subscriber a new prescription ID card for their use in obtaining medications either on-island, Hawaii or in the U.S. Mainland. The Innoviant prescription card will eventually be integrated into your NetCare medical ID Card upon your group's renewal date.

We are pleased to have selected Innoviant as our new PBM. They have an excellent track record in transparency and full disclosure and look forward to having them provide the personal quality service that is required in our business. You may log into the Innoviant website at www.innoviant.com for additional information.

Please feel free to contact me at 671-472-3610 if you should have any questions or need further information.

Thank you.

A handwritten signature in black ink, appearing to be "Jerry Crisostomo". The signature is stylized and cursive.