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FOR NEWS RELEASE

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NETCARE OFFERS 24 HOUR NURSE HOTLINE

Hagatna, (**Gu**) – **July 24**, **2009** - Good Health starts with asking questions and knowing where to go for the answers. NetCare Life & Health Insurance Company is pleased to announce that it has partnered with Meritain Health, Inc. to provide toll-free access for NetCare members to a 24 Hour Nurse Hotline manned by experience registered nurses, 24 hours a day, 365 days per year. The Nurse Hotline is an immediate, reliable and caring source of health information, education and support.

NetCare's 24 Hour Nurse Hotline Number is 1-866-726-6529 and will become effective August 1, 2009.

NetCare's 24 Hour Nurse Hotline provides information based on physician-approved guidelines, including:

- General Information on all types of health concerns including the Swine Flu Pandemic
- Answers about medication usage and interaction

NetCare is committed to keeping our members better informed, healthier individuals. This is a key incentive to reducing healthcare costs. The Nurse Hotline gives our members necessary information to help with health care concerns when they arise. In addition, to preventing unnecessary emergency visits, members will receive quick, sound medical information from trained registered nurses.