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FOR NEWS RELEASE

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NETCARE AMENDS PCP CHANGE POLICY

Monday, March 8, 2010 - Hagatna, Guam. NetCare Life & Health Insurance Company is pleased to announce changes to its Primary Care Provider (PCP) Selection Policy. As your group health plan, we continuously look for ways to simplify our members' health insurance coverage.

Effective **March 1, 2010** NetCare will allow members enrolled under our Advantage POS and HMO plans to make PCP changes anytime within the month to be effective the same day of your PCP election or incurred service.

Changes can be made through written request, telephone or email with our Customer Service Department or with your Marketing Representative. PCP change requests will be made effective the same day of the request. Requests for retroactive PCP changes will not be accepted however.

Members who are authorized to make PCP changes include the subscriber or any adult dependent. A subscriber may make changes for self and dependents. Dependent spouse may make changes for self and children. Overage dependent children (ages 18-22 years) may make changes for self only.

Making a PCP change will not affect the NetCare member ID card, therefore, when a PCP change is made, new ID cards will not be issued.

For additional information on this change effective March 01, 2010, please contact NetCare's dedicated Customer Service Representatives at 472-3610.