A Message to

Business Office Managers

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Memo No. 25-06

TO: AmeriHealth Participating Hospitals in New Jersey

FROM: Michael S. Zollenberg
Director, Hospital and Ancillary Services

DATE: September 29, 2006

SUBJECT: ANNOUNCING FUTURESCRIPTS™ OUR NEW PHARMACY BENEFITS MANAGER

AmeriHealth is pleased to announce that effective October 1, 2006, we will partner with a new pharmacy benefits company, FutureScripts, LLC. AmeriHealth is working with FutureScripts to provide more cost effective drug benefits for its employer group customers and members – plus quality drug coverage. For all members with prescription drug coverage, they will transition to FutureScripts on October 1, 2006. Medicare prescription drug programs will follow on January 1, 2007.

FutureScripts™ has established a network of retail pharmacies, will negotiate pricing directly with drug manufacturers, and develop its own rates for generic drugs, replacing most of the services currently provided by Caremark. However, Caremark will continue to provide mail order services.

Some of the notable advantages that will be realized by FutureScripts™ include the following:

Better Cost Control

Plans have been targeted to control costs, including enhanced formulary management, incentives for increased generic drug usage and a comprehensive injectable drug strategy.

Extensive Pharmacy Network

Members will enjoy convenient access to more than 56,000 participating retail pharmacies nationwide including independent pharmacies and all major retail chains.

Enhanced Customer Service

FutureScripts customer service number, available as of September 15, 2006, will provide a single point of contact for providers, members, groups, and pharmacists.

Mail Order Benefits

Mail order benefits will continue to go through the Caremark mail order service for maintenance medications. The only difference will be a new Caremark website for members to manage their mail order prescriptions online.

If you have any questions about the transition to FutureScripts ™, please contact your Hospital Service Coordinator or the Hospital Services Department at 856-778-6500 or 732-726-6700.