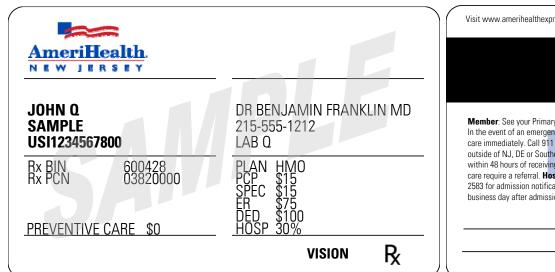
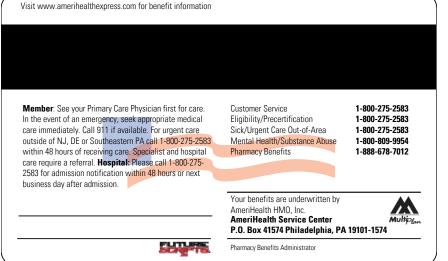
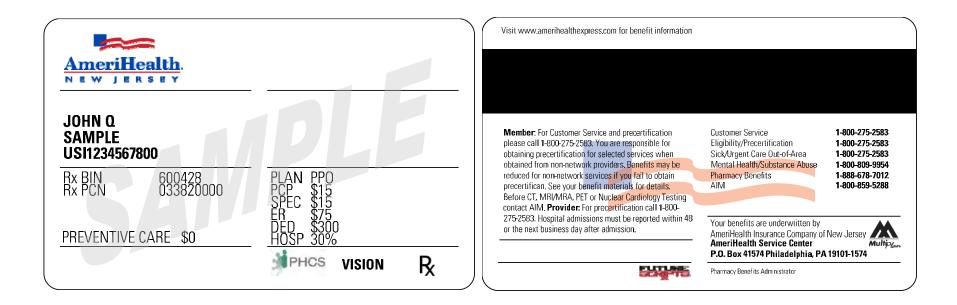
## NJ HMO





NJ Minimum Standards Mandate

## NJ PPO



NJ Minimum Standards Mandate