**What is a MEWA Health Plan?**

A MEWA (Multiple Employer Welfare Arrangement) is a self insured health plan owned and managed by the Trust and its member employers. Our Plan is a Trust designed specifically for small and mid-sized New Jersey Employers. Our MEWA follows standard industry underwriting guidelines, establishes its own reserves and obtains stop-loss coverage from major reinsurers, just like the commercial insurers. It is run on a financially prudent basis to minimize risk exposure to members.

**Why Choose The MEWA Health Plan?**

- This is a Health Plan owned by its member employers.
- All profits go back into the Plan for the benefit of the participating members of the plan.
- Excess surpluses can be used to increase reserves, provide refunds to groups, offset future increases or increase Benefits.
- The Board of Trustees is non-compensated and includes physician representatives from several prominent hospital systems, the Medical Society of New Jersey (MSNJ) and the Employers Association of New Jersey (EANJ).
- Enrolled employers are able to reach out to the Trustees to suggest changes.

**THE TOP FIVE THINGS YOU NEED TO KNOW ABOUT OUR HEALTH PLAN**

1. **Association Health Plans (MEWA’s) are Important to Small/Mid Sized Employers Because**
   - MEWA’s allow these employers to join together to offer a self-insured health plan to a collective group
   - These employers are subject to many Individual and Small group Requirements that increase costs (Expensive Mandates, Insurance Company large Reserve Requirements and subsidizing larger employers with more negotiating power)
   - With a MEWA Health Plan, enrolled members have ownership and input

2. **The Success of the APEHP speaks for itself**
   - Over the past 10 years our increases for our MEWA’s have averaged 10% historically while small group market has seen increases in excess of 20%
   - The MEWA’s have had an average 95% retention rate over the past 10 years
   - Refunds have been issued in three of the policy years
   - 900+ groups enrolled/12,000+ covered lives, $60+ Million is Pseudo Premium

3. **QualCare has one of the Strongest Networks in New Jersey**

<table>
<thead>
<tr>
<th>HEALTH PLAN</th>
<th>TOTAL PCP/SPEC</th>
<th>OVERALL</th>
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<tbody>
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<td>MagnaCare</td>
<td>12,957</td>
<td>8</td>
</tr>
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</table>

   Source: Information Received from AmeriHealth - Report from Strennus Data PPO_Q3_2012

4. **QualCare is the largest state-wide, provider –sponsored Managed Care Organization in New Jersey.**
   - Majority-owned by 16 non-profit hospitals and physician organizations
   - Clientele includes health systems, unions, local governments, school boards and other commercial clients. Over 800,000 Members
   - Tri-State network (NJ-PA-NY) with Out-of-state and national wrap solutions
   - In business since 1992 and ALL operations in NJ
   - Very robust & competitive portfolio of products, services & tools
     - Association Health Plans, Administrative Services Organization, Third Party Administrator, Network Access, Charity Care and ACO.

5. **We ARE a Broker Friendly Plan**
   - 5% Commissions paid on New and Renewal Business
   - Our Sales & Service Team are a “Support Team” for you
     - We are MEWA Plan Specialists
     - We will attend Sales and Enrollment Meetings with you or for you
     - We are salaried employees, we don’t compete for your commissions
     - We will provide onsite education to your sales and service teams

For Additional Information contact MEWASales@qualcareinc.com or call 888-670-8135 Option 6