



AMERIHEALTH ADDED AS HEALTHCARE BENEFITS OPTION THROUGH PERMA HEALTH JIF

MARLTON, NJ, (June 25, 2010) - PERMA, a leading alternative risk solution provider for the public and private sectors, has structured a multi-year contract with AmeriHealth New Jersey to participate in several municipal Health Joint Insurance Funds (Health JIFs) that PERMA manages across New Jersey. The addition of AmeriHealth brings PERMA members broad access to high-quality healthcare. AmeriHealth has the largest HMO network in the state and is among the top three networks in 20 of New Jersey's 21 counties. The New Jersey based company also offers access to one of the largest PPO networks in the country, which extends access to 690,000 providers and 3,500 hospitals nationwide.

"This agreement with AmeriHealth is great news for members enrolled in our Health JIFs because it enhances our already-robust menu of network and administrator options," said Joseph DiBella, Executive Vice President of Benefits Management at PERMA. "We're excited that the Funds will now have access to AmeriHealth's networks and services. AmeriHealth is a great organization with a powerful brand in New Jersey. The Health JIFs have proven to be beneficial for employees and offer tremendous cost savings to government entities, and the addition of AmeriHealth further strengthens their value proposition."

The addition of AmeriHealth as an administrator to the Funds is effective as of July 1, 2010, and both AmeriHealth Inc. and AmeriHealth Administrators will be engaged in their traditional administration with the various Funds.

"Joining with PERMA to offer healthcare benefits is a perfect fit for our business and we believe will be beneficial to municipal and school employees throughout New Jersey," said Michael Munoz, Vice President of Sales and Marketing for AmeriHealth New Jersey. "We believe the shared services model is one that makes great sense in health insurance; Health JIFs have proven to be a win-win solution."

PERMA manages both property and casualty insurance funds and Health JIFs. Conservative estimates show that PERMA has saved governmental entities in New Jersey more than \$1 billion through the use of JIFs. The Health JIFs managed by PERMA are regionalized public entities that are regulated by the New Jersey Department of Banking & Insurance.

About AmeriHealth New Jersey

AmeriHealth HMO, Inc. and AmeriHealth Insurance Company of New Jersey (collectively, "AmeriHealth New Jersey") provide health insurance coverage to employers and individuals throughout New Jersey. AmeriHealth New Jersey has one of the largest provider networks in New Jersey, and those networks include access to hospitals and doctors across the nation. The company is also committed to offering value-added insurance solutions for customers through AmeriHealth New Jersey's innovative wellness and incentive programs and benefits designs.

AmeriHealth New Jersey earned top ratings for customer service and quality of care as part of the state's recent health plan performance report. Additionally, the company's managed care plan, AmeriHealth HMO Inc., has received the highest possible accreditation by the National Committee for Quality Assurance (NCQA) by meeting NCQA's rigorous evaluation standards. AmeriHealth New Jersey has offices in Mt. Laurel and Iselin. For more information on AmeriHealth New Jersey, visit www.AmeriHealth.com.

About AmeriHealth Administrators

AmeriHealth Administrators is one of the largest national third party administrators providing innovative, value-based health benefits programs and outsourcing services for self-funded health plans and other organizations. The company also provides customized outsourcing services for TPAs and other payers, student health plans, and fully-insured products. AmeriHealth Administrators serves over 400,000 plan members representing over \$1 billion in health benefits. For more information on AmeriHealth Administrators, visit <http://www.ahatpa.com/>

About PERMA

PERMA provides alternative risk solutions and expertise to organizations in the public entity and private business sectors. With more than 25 years of direct experience, PERMA has a deep understanding of every aspect of alternative risk solutions from markets and regulatory requirements to management, underwriting, and loss control. The Firm's team of professionals has a proven track record of providing leadership and innovation in the financing and management of risk and the proactive delivery of essential coverages and loss control techniques - allowing clients to take control and stabilize the cost of risk over time.

The Health JIFs managed by PERMA cover more than 25,000 lives across New Jersey and rank among the largest such programs in the United States. The PERMA Health JIFs annual benefits budget exceeds \$155 million and the programs provide effective employee benefits delivery to more than 100 public entities across the state. PERMA is an independent division of Conner Strong, a leading insurance, risk management and employee benefits brokerage and consulting firm.

For information about the PERMA Health JIFs and access to the AmeriHealth networks via the Funds, contact Joe DiBella at jdibella@perma.com or at 856-552-4618.

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