



A UnitedHealthcare Company

April 29, 2008

Idhayan Kumaresan
 AMERISOFT PROSYSTEMS LLC
 860 US HIGHWAY 1 STE S 5AND6
 EDISON, NJ 08817

Re: Renewal Information for Group # AP24318_CSP01 July 1, 2008 Renewal

Dear Idhayan Kumaresan :

Your company's policy is scheduled to renew on July 1, 2008. The new monthly premium rates and plan designs are listed below, along with instructions on how to renew your policy as-is or with changes. This renewal package also contains the following inserts:

Plan Information	Items that impact your renewal benefits
<i>Healthy Bonus®</i>	Discounts and special offers for Oxford Members
OBM	Oxford Benefit Management ancillary products

Your 2008 Renewal

The following represents your existing and renewing plan designs, and includes the corresponding rates. These renewal rates will remain in effect for twelve months beginning on your anniversary date. If you wish to renew your group policy according to the renewal terms below, this letter serves as an amendment to your existing contract with Oxford Health Plans and should be retained for your records.

PLAN INFORMATION			RENEWAL		
PLAN DESIGN	EXISTING				
Network	Liberty		Liberty		
Coinsurance Plan	C		C		
Copay	\$40		\$40		
Deductible	\$3,000		\$3,000		
Model:	NG		NG		
RX:	P10/25/50		P10/25/50		
RX Deductible:	\$0		\$0		
MONTHLY PREMIUMS					
TIERS	EE'S	EXISTING RATES	TIERS	EE'S	RENEWAL RATES
Single	1	\$316.61	Single	1	\$355.74
Parent/Children	0	\$601.56	Parent/Children	0	\$675.91
Couple	1	\$680.71	Couple	1	\$764.84
Family	1	\$981.49	Family	1	\$1,102.79
TOTAL	3	\$1,979		3	\$2,223



4/25/08

AMERISOFT PRO SYSTEMS, LLC
860 US HIGHWAY 1 STE 5
EDISON, NJ 08817

Dear IDHAYAN KUMARESAN, for AMERISOFT PRO SYSTEMS, LLC,

Our records indicate that your group is currently enrolled in the OBM ELITE SPECIALTY OPTION, effective for coverage from 7/1/2007 through 6/30/2008. Your group will automatically renew on 7/1/2008. No response is required to renew in your current plan. Should you elect to change the terms of your policy, please contact your broker, or call our Enrollment Department at 1-888-200-1154.

Based on your group size and region*, we have calculated the following renewal rates for your OBM Specialty Option:

OBM ELITE SPECIALTY OPTION Current Plan Rate

Employee: \$42.12
Employee + Spouse: \$80.37
Employee + Child: \$91.94
Employee + Family: \$134.69

OBM ELITE SPECIALTY OPTION Renewal Rate

Employee: \$46.77
Employee + Spouse: \$87.53
Employee + Child: \$99.97
Employee + Family: \$145.14

Oxford Benefit ManagementSM Enhancements

Oxford Benefit Management is pleased to announce the addition of optional life insurance in flat amounts of \$10,000 or \$25,000 offered through Unimerica. To learn more about optional life insurance or any of our plan types, visit www.oxfordbenefitmanagement.com, or contact your OBM dedicated sales representative, JAKE PRAVKEWITZ at (732) 623-1975. We appreciate your continued support and look forward to strengthening our relationship with you in the future.

Sincerely,

Oxford Benefit Management

*OBM plans are offered at guaranteed rates to groups sized 2 to 99 lives. Plan pricing is based upon groups' sized 2 to 4, 5 to 9 and 10+ lives. Plans are available in Connecticut, New Jersey and participating areas of New York (excluding Zip codes 120,121,124,125,127,128,129,130,131,133,134,136,137,138,139,140,141,144,145,147,148 & 149). Rates have been calculated based on your group situs and the number of enrolling employees. The rates are subject to change based on variations in the actual number of enrolling employees. Displayed rates are not inclusive of the orthodontia or annual maximum buy-up options.

Quotes for the OBMSM Basic Specialty Option, OBMSM Preferred Specialty Option, OBMSM Elite Specialty Option and OBMSM Premier Option include premiums for UnitedHealthcare Dental, Spectera, LifeEra and UnitedHealth Allies products and service and includes commissions for general agents (4%) and brokers (8%).

Oxford Benefit Management, Inc., acts as the distribution company for products by third-party vendors, including UnitedHealthcare®, Spectera®, LifeEra and HealthAllies, Inc. The UnitedHealthcare Dental® Plans and Spectera, Inc products are either underwritten or provided by: United HealthCare Insurance Company, Harford, Connecticut; United HealthCare Insurance Company of New York, Hauppauge, New York; or United HealthCare Services, Inc. Life Insurance is underwritten by Unimerica Life Insurance Company in Connecticut Unimerica Life Insurance Company in New York and New Jersey. OBM does not underwrite or administer these products and bears no risk on any product offered. All information within this document is subject to change.

The UnitedHealth AlliesSM Discount Program offers discounts on health products/services to OBM and UnitedHealthcare enrollees. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by United HealthCare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent upon licensure, scope of practice restrictions or other requirements in the state. Therefore, some services may not be included in the program due to state regulations.

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