



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\_CS02U\_OX U S A 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						
PLAN DESIGN		EXISTING		RENEWAL		
Network		Oxford USA		Oxford USA		
Coinsurance Plan		C		C		
Copay		\$30		\$30		
Deductible		\$1,000		\$1,000		
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	\$388.41		Single	1	\$443.99
Parent/Children	0	\$737.98		Parent/Children	0	\$843.58
Couple	1	\$835.08		Couple	1	\$954.58
Family	1	\$1,204.07		Family	1	\$1,376.37
TOTAL	3	\$2,428			3	\$2,775