



April 20, 2020

<COMPANY_NAME>
 <CNT_FIRST_NAME> <CNT_LAST_NAME>
 <CNT_ADDRESS_1>, <CNT_ADDRESS_2>
 <CNT_CITY>, <CNT_STATE> <CNT_ZIP>

We have been closely monitoring the situation with COVID-19 and we understand the financial impact our customers and members may be experiencing. We are committed to working with our customers to help them get through the crisis and are offering payment flexibility for the customers who are most in need.

Deferred Premium Program available for group customers

While we encourage all customers that are able to pay their premiums on time to continue to do so, we understand the toll the COVID-19 crisis is taking on many businesses. We want to help our group customers in need with the opportunity to take advantage of a Deferred Premium Program. Under the Deferred Premium Program, we will allow fully insured customers to defer their May monthly premium with no interest and no penalty. The deferred premium will need to be paid over six monthly installments that will be paid with the July through December payments.

Here’s how it would work using a company with a monthly premium of \$2,400 as an example that elects to defer its May payment. The installment payment of \$400 per month would begin in July and the company would be fully paid by December.

Coverage Month	Invoice Amount	Amount Due	Due Date	Amount Paid	Deferred balance
May	\$2400	\$2400	May 1	\$0	\$2400
June	\$4800	\$2400	June 1	\$2400	\$2400
July	\$4800	\$2800	July 1	\$2800	\$2000
August	\$4400	\$2800	August 1	\$2800	\$1600
September	\$4000	\$2800	September 1	\$2800	\$1200
October	\$3600	\$2800	October 1	\$2800	\$800
November	\$3200	\$2800	November 1	\$2800	\$400
December	\$2800	\$2800	December 1	\$2800	\$0

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To qualify for a deferred payment plan, you must be paid through April premiums to defer the May premium payment. To take advantage of this program, you must sign a Deferred Premium Payment Agreement which outlines the terms of the extended 60-day grace period for premium payment. In

addition, you must provide an attestation signed by your senior financial officer or certified public accountant stating that your business is experiencing a financial hardship caused by COVID-19.

Monthly premium payments and deferred premium installment payments for June through December 2020 must be paid on the respective due dates or you will be subject to delinquency and potential termination.

If you would like to take advantage of this Deferred Premium Plan, please reach out to your broker, who can assist you in submitting the agreement. If you are not currently working with a broker, please contact AmeriHealth New Jersey Group Services at 1-800-893-7827.

If you already worked with your broker or us to defer your April premium payment, please disregard this letter. You are only able to defer one month's premium payment under the Deferred Premium Plan.

We appreciate your business and look forward to working with you for years to come.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. Petrizzi', with a long horizontal line extending to the right.

Ryan J. Petrizzi
Vice President of Sales
AmeriHealth New Jersey