

Under 50 Program Board Meeting, November 6, 1996**(3/5 voting members present)**

Leon Moskowitz, NJ DOI (via conference call)

Marc Buro, NJ DOI

Bob King, NJ DOI

Bob Vehec, NJ DOI

Don Bryan, NJ DOI

Michael Malloy, NJ DOI

Martina Vernado, BCBS of New Jersey

Debbie Cislick - BCBS of New Jersey

Art Herrmann - Prudential

Victor Shulman - Public Member

Kara Navarro, Bankers Life & Casualty Co.

1. Plan of Operations

The Board discussed the comments provided by BCBS, and reviewed the Temporary Plan of Operations, as amended.

Agreement was reached on outstanding issues and Bob King will re-draft and distribute. The document was unanimously approved as amended. Bob will send to Commissioner for approval.

2. Membership

HMO Association - no new member to date.

Mutual of Omaha - no status to report.

3. Contract

A draft will be provided by next week - Wednesday.

We will review by conference call - Wednesday, 20th - 2:30 P.M. Eastern Time.

4. Policy form and ads - state seal, need to determine if it is permissible, and under what conditions.**5. Contracting Carrier**

United American asked for more information about being the contracting carrier, but has missed the deadline for responding.

6. Next Meeting

Conference Call - Wednesday, November 20th - 2:30 P.M. Eastern Time.

1. Review contract.

Meeting - Monday, November 25th - 10 A.M. Eastern Time.

1. Accept contract**2. Press release****3. Books and records**