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August 10, 2021

To the Employers/Members of the Affiliated Physicians & Employers Master Trust

**Re: Affiliated Physicians & Employers Master Trust ("APEMT")
and Members Health Plan New Jersey ("MHPNJ"),
Plan Financial Deficiency and Assessment**

Dear Employer/Member:

This firm serves as counsel to APEMT/MHPNJ (the "Trust"). Last month we wrote to you, advising that all employers/members would be assessed their proportionate share of the funding necessary to allow the Trust to pay all claims, expenses and liabilities of the Trust.

We have received many calls from employer/members expressing surprise at the assessment and professing a lack of knowledge of any agreement under which they would be liable for an assessment. **Please be advised that your liability for this assessment arises not only under the Trust Agreement and the Participation Agreement which you signed upon enrolling in the Trust, but also under New Jersey Law (N.J.S.A. 17B:27C-7).** We invite you to confer with your counsel to confirm the foregoing.

Attached hereto is an invoice for your company's Health Plan Assessment ("Assessment"). **This estimated Assessment may be subject to subsequent adjustment, as claims continue to be presented to the Trust and will be presented until all members/employers have terminated.** The Assessment reflected in the invoice equates to 7.5% of health care fees for the period January 1, 2020 to July 31, 2021. You are only being charged for your proportionate share of the health care fees you were billed for in the months you were enrolled.

Payment of the Assessment is due no later than September 15, 2021. Should members/employers not voluntarily pay the assessment, we may be forced to institute legal action against you. Trust representatives can work with you to provide payment plan options, including a payment plan option and written extensions for payment, if needed. Please contact the Trust at 833-639-2669, option 5 to discuss payment options.

As we are receiving a large volume of calls related to the Trust, we are unable to respond to telephone calls. We direct you to the Plan's website for additional information, or to the Trust's voicemail system where messages can be left and will be returned. You can also email the Trust at MHPNJinfo@concordmgt.com. For regulatory questions or should you need any support in finding other coverage, please contact the New Jersey Department of Banking and Insurance at 1-800-446-7467 or 1-609-292-7272.

We sincerely regret that we have been compelled to proceed in this manner. We thank you in advance for your prompt payment of the Assessment.

Very truly yours,
GENOVA BURNS, LLC.

A handwritten signature in blue ink, appearing to read "D M Stolz", is written over the typed name.

DANIEL M. STOLZ