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**Health Advocate To Be Distributed
By Chamber of Commerce Southern New Jersey**

**Innovative Services Offered to Help Businesses and
their Employees Navigate Healthcare and Health Insurance**

Chamber Membership to Benefit From Discounted Pricing Plan

Voorhees, New Jersey – September 16, 2002 – The Chamber of Commerce Southern New Jersey announced today that it will sponsor the distribution of services provided by Health Advocate Inc., a health advocacy and assistance company, to its membership of businesses covering 325,000 people throughout the seven Southern New Jersey counties. Health Advocate will provide members of the Chamber preferential discounts of services through its special ChamberAdvantage program.

Health Advocate provides a range of quality services to assist employers and their employees deal with the complexities of the healthcare and insurance systems. Each member is assigned their own Personal Health Advocate, a registered nurse backed up by a team of medical directors and administrative coordinators. The company serves as a liaison for clients with healthcare providers, insurance plans and other health related community resources. It offers a broad menu of cost-effective services, including providing assistance finding primary care, specialist physicians and medical institutions, and solving claims, billing and related administrative problems. Serving consumers across the country, Health Advocate also helps members access community resources, including senior care services that fall outside traditional health insurance coverage.

"We are pleased to join with Health Advocate in making their much needed services available to help businesses and their employees get expert assistance when accessing healthcare and insurance services," said Debra P. DiLorenzo, President of the Chamber of Commerce Southern New Jersey. "Health Advocate fills a critical void in the healthcare system by making sure that employees will no longer be lost or on their own when they need medical care."

"We are excited to work with the Chamber of Commerce Southern New Jersey in making Health Advocate available to their large membership base. As one of the most important business organizations in the State of New Jersey, their sponsorship of Health Advocate means a lot to us given their credibility and the respect they enjoy amongst employers." said Michael Cardillo, a founder, President and CEO of Health Advocate, Inc. Cardillo, formerly the President of Aetna U.S. Healthcare, one of the nation's largest health insurance companies.

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"The Chamber's distribution capabilities will allow us to make employers of all sizes aware of how our innovative programs can save them both time and money by solving problems that often drain a company's resources, Cardillo explained. "In an era of escalating healthcare costs, our cost-saving programs appeal to employers and their employees.

"We designed our ChamberAdvantage pricing program to help the vast number of small business that comprise the Chamber's membership base, 85% of which have 50 or fewer employees," commented Cardillo. "Historically small employers don't get the price breaks in health insurance typically enjoyed by larger businesses. We felt we could offer pricing discounts given the support we will be receiving from the Chamber in reaching out to their membership."

"I know from personal experience the value that Health Advocate provides to individuals and business alike. I was suffering from chronic headaches and was unable to obtain relief despite having been seen by multiple healthcare professionals," explained DiLorenzo. "The Health Advocate team intervened upon my behalf and got me to a world-class Center of Excellence where I was treated. I finally got the expert care that has helped to alleviate my headaches.

"In addition to helping people solve their healthcare and insurance problems, Health Advocate provides a tremendous value to the business community. Their service saves employers both time and money. The cost of the service literally pays for itself in terms of the productivity and healthcare claims savings they are able to achieve," commented DiLorenzo.

"Employers are spending excessive amounts of time and money trying to contend with healthcare and insurance problems. Our Personal Health Advocates know the "ins and outs" of the healthcare system and provide cost-effective solutions to difficult issues," commented Abbie Leibowitz, M.D, Executive Vice President and Chief Medical Officer of Health Advocate. "As advocates for businesses and consumers, we serve as a single point of contact and go-to-advisor for people facing healthcare issues."

Health Advocate offers a flexible selection of plans and pricing options to meet a range of business and personal needs. Pricing is available on a per-employee, per-month (PEPM) and on an hourly basis.

About the Chamber of Commerce Southern New Jersey

The Chamber of Commerce Southern New Jersey is a not-for-profit, business organization whose mission is to provide its members: opportunities to meet other members and do business; resources to enhance members' position in the marketplace; and a collective voice on public policy issues that impact business.

Members of the Chamber of Commerce Southern New Jersey employ close to 325,000 people throughout the seven Southern New Jersey counties (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester and Salem counties) and the greater Philadelphia area, as well as Northern Delaware.

About Health Advocate

Health Advocate was founded to help Americans deal with many of the problems they routinely confront when accessing healthcare services and health insurance coverage. The company, headquartered in suburban Philadelphia, offers a broad spectrum of cost-effective advocacy and assistance solutions, enabling employers of all sizes and their employees throughout the country to more easily navigate the complexities of the healthcare world.

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