

October 2004

Dear Neighborhood Health Plan Employee,

Quality, honesty and integrity in everything we do are important values to all of us who are associated with Neighborhood Health Plan. We are committed to providing the best quality health care and services in full compliance with our mission and corporate values. We live in a world of constantly changing regulations and requirements. We are committed to adhere to these laws, regulations and NHP's own policies. We have implemented a Corporate Compliance Program to assist us all in this process.

A key element of the Compliance Program is our *Code of Ethics*. Our *Code of Ethics* is rooted in our mission and values and re-affirms the values and professional standards that already exist among all who are associated with NHP.

Our *Code of Ethics* and Compliance Program have the full endorsement of the Board of Directors as well as the management team. Familiarize yourself with this document. It provides an overview of the compliance program and the general areas that NHP is involved with. While this document does not cover the specifics of every situation you may encounter, it does provide a resource to direct you when you have questions. The management team stands ready to answer your questions about this document and the compliance program in general.

The Board of Directors and the management team of Neighborhood Health Plan join me in pledging our full commitment to upholding our *Code of Ethics* and our Compliance Program as we fulfill our mission of high quality care and service.

Sincerely,

Tristram Blake
Chairman
Neighborhood Health Plan Board of Directors