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**CHOICE Administrators Launches Mid-Size Employer Product Aimed
at Making Health Insurance More Affordable and Accessible**

*CaliforniaChoice 51+ now available for employer groups
with 51 to 199 employees*

(ORANGE, CA – October 25, 2004) — CHOICE Administrators, the nation’s leading administrative company for employee-choice health benefits, has introduced *CaliforniaChoice 51+*, a new product that will provide a way for business owners with 51 to 199 employees to offer quality healthcare benefits while managing escalating premiums.

With *CaliforniaChoice 51+*, employers budget their monthly contribution for each eligible employee’s healthcare. Through this program, employers provide much more than traditional benefit plans by offering a selection of three premier health plans and provider networks, six benefit designs and a complete range of ancillary benefits. Employees who want richer benefits than the employer funds may simply contribute the difference out of their own pocket.

“*CaliforniaChoice 51+* allows employers to simultaneously offer CIGNA, Health Net of California and Kaiser Permanente, which empowers employees to select from both contracted network and staff model health plans,” said Ron Goldstein, president of CHOICE Administrators. “This gives employees greater flexibility and access to healthcare.”

(more)

CHOICE Administrators Introduces California*Choice 5I+*

Among the unique options available to California*Choice 5I+* members are Health Net's ELECT Open Access, a product that allows self-referral to its network of PPO doctors and specialists, and Flex Net, designed for California-based employers who have employees residing outside of Health Net's service areas. In addition, in Los Angeles and Orange counties, the program includes the Salud con Health Net HMO product, which provides members' dependents with cross-border medical care through over 140 doctors in the SIMNSA network.

California*Choice 5I+* was developed in response to market demand for a mid-size employer product similar to the successful California*Choice* program, available to groups with 2 to 50 employees. Recognized as the state's leading authority on employee choice benefits, California*Choice* pioneered the concept of offering employees multiple health plan selections in 1996. Since that time enrollment has grown to more than 10,000 employer groups and more than 150,000 members.

California*Choice* was the recipient of the Health Insurance Association of America's 2002 prestigious Innovators Award, an annual recognition for a select company whose contributions have led to "true industry advancement."

Similar to the small-group product, California*Choice 5I+* will be sold exclusively through licensed insurance brokers and consultants. Brokers will enjoy a simple, competitive commission structure and will receive their large group quotes within 24-48 hours as opposed to the industry standard of 7-14 days.

Additional information about *CHOICE* Administrators programs may be obtained at www.choicadmin.com.

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