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ANNOUNCEMENT

Calvo's SelectCare, underwritten by Tokio Marine Pacific Insurance, Achieves AAAHC Accreditation

We are extremely pleased to advise you that Calvo's SelectCare, underwritten by Tokio Marine Pacific Insurance, has been awarded accreditation from the **Accreditation Association for Ambulatory Health Care (AAAHC)**.

AAAHC accreditation is a nationally recognized evaluation that assesses the quality of health care that health plans provide to their members. To earn accreditation, AAAHC evaluates how well a health plan manages all parts of its delivery system, which includes: Member Rights, Responsibilities and Protections, Governance, and Administrative Services. Accreditation status provides consumers with an unprecedented ability to evaluate the quality of different health plans along a variety of important criteria and to make their health plan decisions based on demonstrated value rather than simply on cost.

"Achieving this Accreditation status from AAAHC signifies that our health plan is serious about quality and it shows our commitment to raising the quality of the care and services that we provide to our members" said Frank Campillo, Health Plan Administrator of Calvo's SelectCare. "Accreditation is awarded to plans whose service and clinical quality meets or exceeds AAAHC's rigorous requirements for consumer protection and quality improvement."

"This achievement was made possible through the dedication and efforts of our employees and management team, our partnerships with physician and hospital providers, and by working with members to ensure they have access to the appropriate care," added Campillo.

About AAAHC:

The **Accreditation Association for Ambulatory Health Care**, founded in 1979, is the leader in ambulatory health care accreditation with more than 6,000 organizations accredited nationwide. AAAHC accredits a variety of organizations including, ambulatory surgery centers, office-based surgery centers, endoscopy centers, student health centers, military health care clinics, large medical and dental practices, and health plans. AAAHC serves as an advocate for the provision of high-quality health care through the development of nationally recognized standards and through its survey and accreditation programs. AAAHC accreditation is recognized as a symbol of quality by third-party payers, medical organizations, liability insurance companies, state and federal agencies and the public.

About Calvo's SelectCare:

Calvo's SelectCare, underwritten by Tokio Marine Pacific Insurance, started operations on Guam and the CNMI in September 2000, and subsequently expanded to Palau in 2005. Calvo's SelectCare provides health insurance programs to the Government of Guam

employees and retirees, Federal employees and annuitants, and private employers on Guam, the CNMI and Palau. As of January 31, 2017, Calvo's SelectCare insured over 40,000 members in Guam, the CNMI and Palau.

We would like to thank our employees, management team, and more importantly, our members, for the support during the past years. We are proud that our company has two very distinctive qualifications of being AM best rates and now accredited by AAAHC.

For more information about Calvo's SelectCare, please visit: www.calvos.net

Source: Calvo's SelectCare