

Via Facsimile

April 14, 2000

Robert Bowles, PhD
Deputy Superintendent
Biloxi Public Schools
P. O. Box 168
Biloxi, MS 39533



Dear Dr. Boles:

It was a pleasure speaking with you this week as regards the State Teachers Health Plan (AHS). Memorial Hospital has always felt very strongly about participation with the State Teachers Health Plan since its inception. As both a commitment to the Gulf Coast community as well as a business decision, Memorial Hospital recognize every State Teachers in-network deductible, in-network co-payment and in-network maximum out-of-pocket amount as their only financial obligation for covered services. It is our goal to maintain access to Memorial Hospital services and therefore this offer is extended to any State Teacher who chooses to use Memorial Hospital for their healthcare service.

Our goal was simple. Make sure that State Teacher/State Employees do not pay any more out of their pocket than they would have if Memorial Hospital had agreed to join the AHS plan. We hope you will be pleased with this commitment and I offer the services of my office for any financial or healthcare issues that may arise.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter M. Higgins". The signature is fluid and cursive, with a long horizontal stroke at the end.

Peter M. Higgins
Director
Managed Care

Ms. Freddie McQueen
865-3667

/kb

