EXHIBIT B

NEW JERSEY MEDICALLY UNDERSERVED INDEX – 1999

These municipalities have been designated as underserved by the Commissioner of New Jersey Department of Health based on the New Jersey Medically Underserved Index (NJMUI). The state designated underserved areas are used to place primary care participants in the New Jersey Loan Redemption Program (LRP). The NJMUI ranks municipalities with populations of 5,000 or more according to indicators that are potentially indicative of a lack of access to comprehensive and timely primary health care. Populations of 30,000 or more were evaluated according to four economic indicators; the values for health status indicators were generally too small to provide valid statistics.

Geographic areas not designated on the NJMUI can be considered on a case by case basis, if adequate documentation is provided to support the designation.

Municipalities with Populations of 5,000 to 29,999

Bridgeton City
Fairfield Township
Paulsboro Borough KE
Asbury Park City
Salem City
Buena Vista Township
Pleasantville City
Lower Township
City of Orange Township
Phillipsburg Township
Egg Harbor City
Keansburg Borough
Woodbury City
Mullica Township
Middle Township
Gloucester City
Maurice River Township
Millville City
Glassboro Borough
Hammonton Town
Fairview Borough
Mount Holly Township
Long Branch City
Burlington City
Clementon Borough
Clayton Borough
Harrison Town
Egg Harbor Township
Garfield City
North Hanover Township
Upper Deerfield Township
Ocean Township
Lodi Borough
Riverside Township
Pine Hill Borough
Union Beach Borough
Franklin Borough

Municipalities with Populations of 30,000 or More

Newark City
Atlantic City
Camden City
East Orange City
Trenton City
Paterson City
Jersey City
Perth Amboy City
Passaic City
Irvington Township
New Brunswick City
Elizabeth City
Union City
Lakewood Township
Plainfield City
West New York Town
Vineland City