

January 11, 2008

Dear Dr.

UnitedHealthcare values its relationship with you and we appreciate your continued participation in the UnitedHealthcare network. On December 21, 2007, we mailed you a letter of invitation to expand your relationship with our network by participating in UnitedHealthcare's new Medicare Advantage products. Unfortunately, the letter incorrectly stated that your existing UnitedHealthcare contract would end if you chose not to accept participation in these new products. For commercial insurance products and other state regulated business, Kentucky law gives you the right to decline participation in one of our products without affecting your participation in our other products. While state law does not apply to Medicare Advantage products, we want to clarify that your decision regarding participation in UnitedHealthcare's Medicare Advantage products will not affect your continued participation in our commercial or other products. We regret any inconvenience the misstatement in the original letter may have caused you. If you have any questions, please contact us at (800) 718-7572.

We take this opportunity to bring to your attention that the federal government has recently made changes to the Medicare program in an effort to offer broader and more innovative choices to Medicare beneficiaries. We believe that our Medicare Advantage coverage is an excellent opportunity for physicians to participate in those efforts and to broaden your patient base in the process. Through its Medicare Advantage products, UnitedHealthcare provides health care coverage to more than 1.1 million Medicare beneficiaries nationwide. We are pleased to announce that in 2009 we plan to offer our Medicare Advantage products to beneficiaries in Kentucky. As such, our purpose in writing today is to encourage you to join our Medicare Advantage network.

Here are a few reasons why we believe this is a good decision for you.

1. As noted above, Medicare patients in your community deserve the opportunity to choose from a broad network of quality physicians and hospitals for their medical care. To facilitate this, we are committed to working with our network physicians to make participation in our Medicare products as easy and convenient as possible, thereby providing Medicare patients with this choice.
2. Many physicians appreciate having an expanded base of insured patients to augment their practice revenue. UnitedHealthcare's Medicare Advantage products have lower out of pocket expenses than original Medicare. As a result, first dollar coverage for the physician is increased.
3. To assist you in managing these patients, we have a dedicated team of nurses and care managers who focus specifically on the needs of the elderly and can assist in the coordination of care and thereby facilitate efficient and quality care experiences.
4. As is traditional with your relationship with other UnitedHealthcare products, our Medicare Advantage products generally operate without the constraints of medical necessity decision approvals, which many physicians find burdensome.

To make participation in our Medicare Advantage products as easy as possible, no action is required on your part to participate. The attached Amendment is effective without your signature. If you agree to participate in our Medicare Advantage products, we will publish your name in our Medicare directories and Medicare beneficiaries may select you. If your practice is seeing new patients, then you are agreeing to treat our Medicare beneficiaries who have been referred to you for specialty services, or may have selected you for their primary care services. Additionally, you are agreeing to accept UnitedHealthcare's Medicare fee schedule for these patients. For your convenience, a sample of that fee schedule is included. The sample reflects the rates you would have received based on the 2007 CMS RBRVS. The fee schedule will be updated each year to correspond to updates in the CMS RBRVS.

Once again, we hope that you will elect to be a participant for the United Healthcare Medicare Advantage products, which we anticipate will be offered in your area in 2009. As we get closer to that date, we will provide you with additional information.

If you choose not to participate in UnitedHealthcare's Medicare products, then all you need to do is notify us within 30 days of receipt of this letter. Simply write us with a brief statement that you do not choose to participate in the UnitedHealthcare Medicare Advantage products and address your letter to the following address:

UnitedHealthcare Networks
Centralized Physician Contracting
8800 Grand Oaks Circle
2nd Floor
Tampa, FL 33637

Thank you for your continued service to our enrollees. We look forward to working together and to expanding our relationship to provide Medicare beneficiaries with the health coverage options and services they deserve. If you have any questions or concerns related to the addition of our Medicare Advantage replacement products to your Physician Contract, please contact us at (800) 718-7572.

Sincerely,

Robin Osborn
Manager, Central Physician Contracting