



The
HealthCare Group, LLC

November 28, 2008

RE: 2009 Access Fees

Certified, Return-Receipt:

Dear Sir or Madam:

Encore Health Network, as one of Indiana's largest PPO Networks, is proud to serve more than half a million members. Encore remains true to its commitment of delivering the most cost-effective products and services designed with you and your client in mind. Encore provides "Solutions for the Health of Your Business."

We have worked hard to broaden the value our network brings to you and your clients by:

- Creating superior savings in our Combined Encircle/Encore product containing DRG pricing.
- Adding state-of-the art utilization management, case management and disease management programs with a unique care concierge feature.
- Increasing our network panel by adding 600 new providers within the last six months
- Improving our physician discount savings by an average of 5% statewide.
- Adding a complimentary Lasik surgery discount program to our established VSP vision, Epic hearing, and ChooseHealthy alternative therapy discount programs. By using these discount card programs, Encore members enjoy even more health care savings at no additional cost to the employer's plan.

We are happy to have been able to maintain the highest quality service, products and flexibility while holding our access fees level the past four years. However, we acknowledge that an access fee rate increase is now warranted for 2009. Rates shall be effective February 1, 2009 or as otherwise defined in the terms of your payor agreement. Please begin quoting these rates for new and existing business renewing February 1, 2009 and thereafter. If you are currently repricing or outsourcing your repricing services and would like to explore the convenience of Encore repricing claims, please contact me or your Encore Account Executive for more information.

We appreciate the trust you have placed in Encore and look forward to working closely with you in 2009 to achieve the best health solutions for you and your clients. If you have any questions or concerns, please feel free to call me at (317) 705-3125.

Sincerely,

A handwritten signature in cursive script that reads 'Kathryn O'Farrell'.

Kathryn O'Farrell, VP, PPO Networks
Encore Health Network

cc: Rena DeJarnette, Encore Accounts Receivable