



NEWS

FOR IMMEDIATE RELEASE

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FOR MORE INFORMATION:

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MAMSI Announces Third Quarter 2002 Conference Call

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (MME-NYSE) will host a conference call and Web cast at 11 a.m. Eastern Standard Time Thursday, November 7, 2002 to discuss third quarter 2002 financial results.

Interested parties may listen to the call by dialing 703-871-3016, 15 minutes prior to the call. The pass code is 5788394. Or, interested parties may listen to the conference call over the Internet by going to our Web site, www.mamsi.com, 15 minutes prior to the call. Click on the Investor Relations button and follow the directions to register. Be sure to download and install any necessary audio software prior to the call.

A replay service of this call is available until midnight November 12, 2002. To listen to the replay, call 703-925-2533 and enter the pass code, 5788394.

Individuals who listen to the call will be presumed to have read the Company's Annual Report on Form 10-K for the year ended December 31, 2001, including the discussion under the captions' Business – Cautionary Statement Regarding Forward Statements' therein, and any subsequent filings made to the Securities and Exchange Commission.

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