



NEWS

FOR IMMEDIATE RELEASE
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MAMSI Announces New Time for 4th Quarter 2002 and Year End Conference Call

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (NYSE: MME), one of the Mid-Atlantic region's largest health services companies, today announced a revised time for its Conference Call regarding Fourth Quarter 2002 Results. The call will now take place on Thursday, February 13, 2003 at 11:30 a.m., EST.

To access the call, listeners should dial 703-925-2403 at approximately 11:20 a.m., EST, and identify themselves with the confirmation number 6404593. At that time, listeners will be given further instructions from the operator.

Alternately, listeners can access the conference call via the Internet, by going to MAMSI's Web site at www.mamsi.com 15 minutes prior to the call. Listeners should click on the Investor Relations button and follow the directions to register, making sure to download and install any necessary audio software prior to the call. For those who cannot listen to the live broadcast, a replay will be available shortly after the Conference Call. "Replay" service is available by calling 703-925-2533 and entering confirmation number 6404593. This service will be available until midnight February 20, 2003.

Individuals who listen to the call live or by replay will be presumed to have read MAMSI's Annual Report on Form 10K for the year ended December 31, 2001 and on Form 10Q for the periods ending March 31, June 30 and September 30, 2002, including the discussion under the caption 'Business - Cautionary Statement Regarding Forward Statements' therein, and any subsequent filings made to the Securities and Exchange Commission.

MAMSI is one of the mid-Atlantic region's largest health services companies with subsidiaries covering over 1.9 million lives in Maryland, Washington, D.C., Virginia, Delaware, North Carolina, Pennsylvania and West Virginia. For more information about MAMSI, visit www.mamsi.com.

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