



NEWS

FOR IMMEDIATE RELEASE

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FOR MORE INFORMATION:

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MAMSI Announces Fourth Quarter 2001 Conference Call

Rockville, Md. -- Mid Atlantic Medical Services, Inc. (MAMSI) (MME: NYSE), will host a conference call and Web cast to discuss financial results for the fourth quarter of 2001 on Thursday, February 14, 2002 at 10 a.m. EST.

Interested parties may listen to the conference call either via telephone or over the Internet. To listen to the conference call via telephone, please call 703-871-3016 approximately 10 minutes prior to the call. The confirmation number is 5788338.

To listen to the Web cast, visit MAMSI's Web site, www.mamsi.com, select the Investor Relations page and follow the directions to register. Please visit the Web site at least 15 minutes prior to the call to download any necessary audio software.

For those who cannot listen to the live conference call, a replay will be available shortly after the call until midnight Thursday, February 21, 2002. To access the replay call 703-925-2533 and enter confirmation number 5788338.

Individuals who listen to the call are presumed to have read MAMSI's Annual Report on Form 10K for the year ended December 31, 2000, and Quarterly Report on Form 10Q for the periods ended March 31, 2001, June 30, 2001 and September 30, 2001, including the discussion under the captions "Business – Cautionary Statement Regarding Forward Statements" therein.

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