

NEWS RELEASE



M.D. IPA OPTIMUM CHOICE MAMSI LIFE AND HEALTH INSURANCE COMPANY ALLIANCE PPO

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(For Immediate Release)

Pratt Medical Center Joins UnitedHealthcare Network

Rockville, Maryland (July 18, 2005) – Pratt Medical Center, Ltd and UnitedHealthcare announced today that they have agreed to a new contract that gives UnitedHealthcare customers network access to Pratt Medical Center, one of the Fredericksburg area’s oldest and largest multi-specialty group practices. The contract extends network choices for all UnitedHealthcare customers, including those covered by MD-Individual Practice Association, Inc. (M.D. IPA), Optimum Choice, Inc., MAMSI Life and Health Insurance Company (MLH) and Alliance PPO, LLC (Alliance) which previously were known as MAMSI Health Plans.

“We value our long-standing relationships with MAMSI Health Plans and their enrollees,” said Joseph D. Paquette, M.D., a family physician and Pratt Medical Center’s president. “We have insured Pratt’s physicians, staff and their families through MAMSI Health Plans for years. With this new contract, we welcome the opportunity to provide *all* UnitedHealthcare members with access to our comprehensive care services.”

Thomas P. Barbera, president and CEO of UnitedHealthcare of the Mid-Atlantic stated, “We are pleased to extend our relationship with Pratt Medical Center. Our new agreement expands access to high-quality, affordable health care for UnitedHealthcare customers in the Fredericksburg, Spotsylvania and Stafford, Va. communities.”

About Pratt Medical Center

Pratt Medical Center is the Fredericksburg area’s oldest and largest multi-specialty group practice. The practice includes more than 30 physicians and physician extenders serving patients in multiple locations. Pratt’s specialties include family practice, internal medicine, pediatrics, general and vascular surgery, ENT, obstetrics and gynecology, gastroenterology, orthopedics, imaging center, cardiac diagnostic center, laboratory and nutritional counseling. The broad array of its specialties and ancillary services facilitates consultations, referral and second opinions for patients.

About UnitedHealthcare

UnitedHealthcare (www.unitedhealthcare.com) provides a full spectrum of consumer-oriented health benefit plans and services, helping 22 million individual consumers nationwide achieve improved health and well-being through various health service systems. UnitedHealthcare arranges access to quality, affordable care with more than 460,000 physicians and care professionals and 4,200 hospitals across America. UnitedHealthcare is one of the businesses of UnitedHealth Group, a diversified Fortune 40 health and well-being company.

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