

December 17, 2008

Dear Agent/Broker,

We have very exciting news to share with you. Coventry Health Care is increasing the renewal rates we pay for the Advantra Freedom Private Fee-for-Service (PFFS) in-force book of business. These are renewals paid for members enrolled in 2007 and 2008 who remain enrolled in Coventry PFFS plans during 2009. Here are the details:

- You will see this increase in your monthly renewal checks.
- First payments will begin approximately in March 2009 and will be retroactive to January 2009. The higher renewal rates will be paid monthly through the end of 2009, as long as the member remains actively enrolled in eligible Coventry PFFS products.

For example, if you are an Agent 4 with Coventry, your new renewal commission will increase by a total of \$50 for members in PFFS plans with prescription drug, and by a total of \$36 for members in PFFS plans without prescription drug.

- This program is limited to the 2009 calendar year only and it is not applicable to the Freedom 1 products. Coventry will continue payment of renewal commissions for Advantra Freedom 1 members, but at the current renewal rates.

Changes to Advantra Freedom 1 Commissions

We also want to make an important announcement about Advantra Freedom 1 and 1b. We have made a determination that this product cannot support a commission payment, so we will discontinue the payment of commission on new business for PFFS Advantra Freedom 1 plans effective January 15, 2009. We will pay commissions for Advantra Freedom 1 plans sold and received by Coventry prior to January 15, 2009. This change will not impact your commission on any other Coventry product. You will also receive an amendment to your contract within the next few days regarding this change.

IN THIS ISSUE

PFFS in-force renewals increased for 2009

Changes to Advantra Freedom 1 commissions

For questions, please contact your immediate up-line marketing organization.

Coventry Health Care remains committed to offering a wide choice of health care options to Medicare beneficiaries in 2009. We also recognize the valuable contribution that you, our agents and brokers, make to our business, and we remain committed to the continued success of our partnership in years to come.

For additional information, please contact your up-line marketing organization.

Sincerely,

Michael J. Burke
Vice President & National
Sales Manager

Medicare Distribution

This communication is intended for use by Coventry Health Care contracted brokers only and is not intended for distribution to Coventry Health Care members or potential applicants. This communication is confidential and any publication or distribution of this communication to unauthorized recipients without Coventry Health Care's express approval is prohibited.