

December 31, 2008

As we come to the end of 2008 and the conclusion of a very successful Medicare Annual Enrollment Period for Coventry, we are very pleased to announce the release of a year-end commission payment today. This commission payment is the largest single commission payment in Coventry's history. Agents who receive commission payments via direct deposit will see the payment posted to their account according to their bank's processing timeline and holiday schedule. Agents who receive commission payment by check will receive payment in the mail in the next few days depending on the U.S. Postal Service holiday schedule.

According to CMS requirements, Coventry is paying the renewal rate rather than the initial year compensation for all plans. Once CMS identifies that an initial commission is warranted, we will retrospectively pay the additional amount for a total payment of the initial compensation rate as stated below.

On December 24, 2008, the Centers for Medicare & Medicaid Services (CMS) released the National Fair Market Values for 2009 Medicare Advantage, Medicare Advantage with Prescription Drug and Medicare Part-D Prescription Drug plan commission rates. With this announcement, CMS established a maximum allowable commission rate Coventry can pay its agents. These commission rates apply to all enrollments with 2009 effective dates, except for Advantra Freedom 1 and Freedom 1B.

The rates for all enrollments with 2009 effective dates are as follows:

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Commission Schedule](#)

**Please contact your
up-line if you have
questions or require
immediate
assistance.**

Coventry Advantra Freedom* Medicare Private Fee-for-Service	
National	\$400

**Except for Advantra Freedom 1 and Freedom 1B*

Coventry Advantra Coordinated Care Plans	
National	\$400
Pennsylvania	\$450

Coventry AdvantraRx Stand Alone Medicare Prescription Drug Plan	
National	\$50

Additional information regarding the implementation of the 2009 Commission Plan and any necessary adjustments on commissions paid will be forthcoming.

The New Year holds very exciting opportunities for Coventry's Medicare Advantage products. Thank you for your continued support and for your commitment to assisting Medicare beneficiaries to make the right choice for their health care needs. We want to wish you a healthy, happy and prosperous 2009. Let's keep the momentum going right into the Open Enrollment Period!

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