

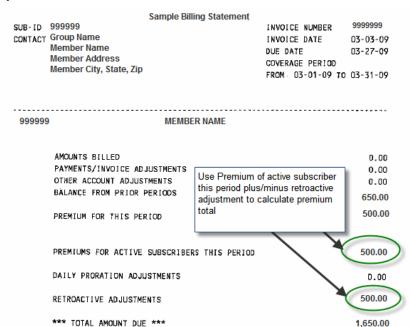


Dear COBRA Member

Thank you for choosing Optima Health. The American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional election opportunities for health benefits under COBRA. Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the coverage provider through a tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009 and lasts for up to nine months.

Your employer or COBRA administrator has determined that you are eligible for the stimulus package. Please apply the 35 percent to the bill you received from Optima Health to calculate the amount you should pay. For example, this is the formula you can use to calculate your monthly premium:

Premiums for active subscribers this period\$ 500.00Retroactive Adjustments500.00Total Amount of Premium\$1,000.00Apply 35% per stimulus packageX 0.35Amount you should pay\$ 350.00



Please make your check payable to Optima Health and send your payment in before the end of the month. Please ignore any beginning balance due while the stimulus package is in effect (March 1, 2009 – December 31, 2009).

If you have any questions about your monthly payments, please call the number on your bill and we will be glad to assist you.

Sincerely,

Herb Harvey Jr. Manager, Finance Account Service Optima Health