



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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A.M. Best Affirms Ratings of Coventry Health Care, Inc. and Its Subsidiaries

Ratings Supplement

The FSR of A- (Excellent) and ICRs of “a-” have been affirmed with a negative outlook for the following subsidiaries of **Coventry Health Care, Inc.**:

- **Carelink Health Plans, Inc.**
- **Coventry Health and Life Insurance Company**
- **Coventry Health Care of Georgia, Inc.**
- **Group Health Plan, Inc.**
- **HealthAmerica Pennsylvania, Inc.**
- **HealthAssurance Pennsylvania, Inc.**

The FSR of B++ (Good) has been affirmed with a stable outlook and the ICRs of “bbb+” have been affirmed with a negative outlook for the following subsidiaries of **Coventry Health Care, Inc.**:

- **Altius Health Plans**
- **Coventry Health Care of Iowa, Inc.**
- **WellPath Select, Inc.**
- **PersonalCare Insurance of Illinois, Inc.**

The FSR of B++ (Good) has been affirmed with a stable outlook and the ICR has been upgraded to “bbb+” from “bbb” with a negative outlook for **Southern Health Services, Inc.**, a subsidiary of **Coventry Health Care, Inc.**

The FSR of B++ (Good) and ICRs of “bbb” have been affirmed with a negative outlook

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for the following subsidiaries of **Coventry Health Care, Inc.:**

- **First Health Life & Health Insurance Company**
- **Cambridge Life Insurance Company**
- **Coventry Health Care of Kansas, Inc.**

The FSR of B+ (Good) and ICRs of “bbb-” have been affirmed with a negative outlook

for the following subsidiaries of **Coventry Health Care, Inc.:**

- **Coventry Health Care of Louisiana, Inc.**
- **Coventry Health Care of Delaware, Inc.**
- **Coventry Health Care of Nebraska, Inc.**
- **HealthCare USA of Missouri, LLC**
- **OmniCare Health Plan, Inc.**

The FSR of B (Fair) has been affirmed with a stable outlook and the ICRs of “bb+” have been affirmed with a negative outlook for the following subsidiaries of **Coventry Health Care, Inc.:**

- **Vista Healthplan, Inc.**
- **Vista Healthplan of South Florida, Inc.**
- **Summit Health Plan, Inc.**

The ICR of “bbb-” has been affirmed with a negative outlook for **Coventry Health Care, Inc.**

The following debt ratings have been affirmed with a negative outlook:

Coventry Health Care, Inc.—

- “bbb-” on \$250.0 million 5.875% seven year senior unsecured notes, due 2012
- “bbb-” on \$250.0 million 6.125% 10-year senior unsecured notes, due 2015
- “bbb-” on \$400.0 million 5.950% 10-year senior unsecured notes, due 2017
- “bbb-” on \$400.0 million 6.300% seven year senior unsecured notes, due 2014

The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at

www.ambest.com/ratings/methodology.

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