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FOR IMMEDIATE RELEASE

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A.M. Best Takes Various Rating Actions on Coventry Health Care, Inc.

Ratings Supplement

The FSRs of B++ (Very Good) have been affirmed with an outlook revised to positive from stable 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 FSRs have been upgraded to B++ (Very Good) from B+ (Very Good) with a stable outlook for the following subsidiaries of **Coventry Health Care, Inc.:**

- **Coventry Health Care of Kansas, Inc.,**
- **PersonalCare Insurance of Illinois, Inc.**
- **Southern Health Services, Inc.**

The FSRs of B++ (Very Good) have been affirmed with a stable outlook for the following subsidiaries of **Coventry Health Care, Inc.:**

- **Altius Health Plans, Inc.**
- **Coventry HealthCare of Iowa**
- **WellPath Select**
- **First Health Life & Health**
- **Cambridge Life Insurance Company**

The FSRs of B+ (Very Good) have been affirmed and the ICRs of “bbb-” have been

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assigned both with a stable outlook for the following subsidiaries of **Coventry Health Care,**

Inc.:

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

The ICRs of “bbb” have been assigned with a stable outlook to the following subsidiaries
of **Coventry Health Care, Inc.:**

- **Coventry Health Care of Kansas, Inc**
- **PersonalCare Insurance of Illinois, Inc**
- **Southern Health Services**
- **First Health Life and Health**
- **Cambridge Life Insurance Company**

The ICRs of “bbb+” have been assigned with a stable outlook to the following
subsidiaries of **Coventry Health Care, Inc.:**

- **Altius Health Plans**
- **Coventry Health Care of Iowa**
- **Well Path Select**

The ICRs of “bbb+” have been assigned with a positive outlook to 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 following debt ratings have been affirmed with an outlook revised to positive from
stable:

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Coventry Health Care, Inc.—

- “bb+” on \$170.5 million 8.125% 10-year senior unsecured notes, due 2012
- “bb+” on \$250.0 million 5.875% 7 year senior unsecured notes, due 2012
- “bb+” on \$250.0 million 6.125% 10-year senior unsecured notes, due 2015

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