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Press Release

Windsor Health PlanSM Names New President

Industry Veteran Dr. Hassan Rifaat Will Lead Medicare Advantage Business

Atlanta and Nashville – Feb. 7, 2012 – Windsor Health GroupSM today announced that Hassan Rifaat, M.D., has joined the company as President of the company's Medicare Advantage business, Windsor Health PlanSM, based in Nashville, Tenn. Dr. Rifaat brings more than 25 years of medical and health industry experience to the position. In his new position, Dr. Rifaat is responsible for all business activities for the company that manages more than 157,000 healthcare customers in 28 states.

Dr. Rifaat will focus on growing Windsor Health Plan's core business of providing Medicare-eligible clients with quality healthcare coverage. He will oversee a staff of 400 based in two locations in metropolitan Nashville and another 150 field personnel based around the country.

"Dr. Rifaat is a proven leader in our field and his background as a physician and health plan executive are essential to Windsor's strategic goal of being the highest quality Medicare Advantage plan available to the seniors we serve," said Windsor Health Group CEO Michael Muchnicki. "I feel confident in his ability to drive business results with a focus on improving the health and well-being of our members."

Dr. Rifaat takes over from departing president Michael Bailey who helped found Windsor Health Plan and will be helping transition the company to Dr. Rifaat's leadership. "We have successfully built a strong, regional health plan, based on member support and meaningful value," said Bailey. "In the process, members, providers and employees have benefitted from our growth and helped us attain financial strength and stability."

"Mike's contributions to founding and growing the Medicare Advantage business are numerous," said Muchnicki. "He was instrumental in transforming Windsor Health Plan from a small Tennessee Medicaid plan into a highly successful healthcare company and one of Nashville's fastest growing organizations."

Dr. Rifaat comes to Windsor Health Group from Outcomes Health where he was Chief Operating Officer. He is an experienced executive, administrator and strategist experienced with improving quality,

performance, productivity and patient outcomes throughout his career. Dr. Rifaat has also held positions with Coventry Health Care where he managed seven health plans with more than 1,500 employees in 11 states. He has also held several senior executive positions at Humana, Inc., where he served as Regional CEO over Illinois and the Southeast, Market President for Louisiana, and Director of Clinical Innovation.

“Windsor Health Plan has always had a strong commitment to quality and value for its customers,” said Dr. Rifaat. “I look forward to building on this great tradition with innovative new products and more integrated provider partnerships in the communities we serve.”

Dr. Rifaat is a graduate of the University of Virginia School of Medicine and Harvard University where he was an All American and national champion on the school’s rugby team.

About Windsor Health GroupSM

Windsor Health GroupSM refers to Windsor Health Group, Inc., an insurance holding company and its operating subsidiaries, which include Windsor Health Plans, Inc. (WHP), and Sterling Life Insurance Company (SLIC). WHG, through WHP and SLIC, serves more than 230,000 customers with a variety of insurance offerings for the senior population. WHG is a subsidiary of Munich Health North America, Inc., which is a subsidiary of Munich Reinsurance Company (Munich Re), one of the world’s leading reinsurers.

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