



July 21, 2009

48 Monroe Turnpike Trumbull CT 06611

Dear Health Care Professional:

UnitedHealthcare signed a definitive agreement to acquire Health Net of the Northeast's licensed subsidiaries and obtain rights to renew membership in Connecticut, New York and New Jersey. This agreement will provide Health Net's Northeast customers, when they renew their coverage with UnitedHealthcare, with one of the largest local and national networks, robust clinical programs and the full range of affordable products that UnitedHealthcare offers.

Once the agreement is approved by the various state and federal regulators and the transaction closes, UnitedHealthcare will hold Health Net's care provider network contracts in the Northeast and assume responsibility for contracting. At that time, UnitedHealthcare will work with Health Net to renew the customers currently enrolled in Health Net's Northeast plans with UnitedHealthcare as those customers reach their annual renewal dates. Members of customers that have renewed with UnitedHealthcare will receive new insurance identification cards and have access to the UnitedHealthcare network. UnitedHealthcare and Health Net will work together so that members and health care professionals have full continuity of their coverage or payments during the time that the Health Net benefit policies remain in force under the existing Health Net contracts.

Until this transaction closes – expected within 12 months – it is business as usual. Your current claims, medical management and reimbursement policies and protocols are unchanged.

We value our relationship with you and greatly appreciate the quality care and service you provide to our members. We will keep you posted on any important developments as we move through this process. In the meantime, we prepared the attached Frequently Asked Questions to help answer questions you may have. For any additional questions, please call UnitedHealthcare at 877-842-3210 or call your Health Net representative.

Sincerely,

Dr. Sanford P. Cohen
Chief Medical Officer
Northeast Region
UnitedHealthcare

6. How does the reimbursement paid to health care professionals by UnitedHealthcare compare with that paid by Health Net?

UnitedHealthcare offers health care professionals in its network competitive reimbursement rates. Health Net's rates in the Northeast will continue to apply until the business renews with UnitedHealthcare. This is similar to any group who renews with a new carrier where your reimbursement will correspond to that of the carrier who is insuring the member.

UnitedHealthcare and Health Net will work together so that members and health care professionals have full continuity of their coverage or payments during the time that the Health Net benefit policies remain in force under the existing Health Net contracts.

7. For my Health Net patients currently undergoing treatment in the Northeast, whose policies do I follow? What happens if the customer renews while a member is in the process of receiving care?

Until transition to UnitedHealthcare licenses, Health Net's Northeast members who are your patients will continue to be covered under their current policy. After the close of the transaction, Health Net coverage will continue as normal until each customer's next renewal period. At that time, customers will have the option to renew coverage with UnitedHealthcare or another carrier. If they chose UnitedHealthcare, the member will be subject to the terms and conditions of their UnitedHealthcare policy including transitional care.

8. Will UnitedHealthcare notify health care professionals of a change in carrier, or will it be the patient's responsibility?

As with any change in carrier, the member will be sent a new ID card and should present that to his/her doctor, pharmacy or other health care professional to advise of a change in coverage. We will also encourage members to contact their physicians to let them know of that change.

9. How does Health Net's care provider network in the Northeast compare with UnitedHealthcare's?

The care provider networks are very similar. The majority – approximately 95 percent – of Health Net physicians, hospitals and other health care professionals already participate in UnitedHealthcare's network. As always, we welcome health care professionals who are not participating with UnitedHealthcare to join our network through our normal process. For those who are not participating with UnitedHealthcare, they can join the network by calling 877-842-3210, entering their tax ID, selecting option 5, then option 1, which will take them to our credentialing team.

10. How will outstanding Health Net claims in the Northeast be paid after the transaction closes?

UnitedHealthcare and Health Net will work together so that members and health care professionals have full continuity of their coverage or payments during the time that the Health Net benefit policies remain in force under the existing Health Net contracts.

11. Should I continue to work with my Health Net health care professional relations representative in the Northeast?

Until the transaction closes, it is business as usual and you should continue to interact with your representative as normal.

UnitedHealthcare/Health Net Health Care Professional FAQ

Health Care Professionals

1. What was announced today?

UnitedHealthcare signed a definitive agreement to acquire Health Net's Northeast licensed subsidiaries and obtain rights to renew membership in Connecticut, New York and New Jersey. Health Net will continue to serve commercial, Medicare and Medicaid members following the close of the transaction and prior to their renewal with UnitedHealthcare.

As part of this transaction, UnitedHealthcare will hold Health Net's care provider network contracts in Connecticut, New York and New Jersey.

2. Is UnitedHealthcare acquiring all of Health Net's operations?

No. UnitedHealthcare is only acquiring Health Net's Northeast licensed subsidiaries and obtaining rights to renew membership in Connecticut, New York and New Jersey.

3. I currently participate with both UnitedHealthcare and Health Net in the Northeast. How will this impact my current contracts with each?

Until the transaction has closed, your contracts with UnitedHealthcare and Health Net remain independent and unchanged. After closing, UnitedHealthcare will hold Health Net's care provider network contracts in the Northeast and assume responsibility for contracting. UnitedHealthcare and Health Net will work together so that members and health care professionals have full continuity of their coverage or payments during the time that the Health Net benefit policies remain in force under the existing Health Net contracts.

4. Are my Health Net patients still covered by Health Net? Should I still submit claims to Health Net?

Until the transaction closes, your patients who are Health Net members will continue to be covered under their *current plans* and your claims and reimbursement processes will remain unchanged. After the transaction closes, *your Health Net patients* in the Northeast will continue to be covered by Health Net until their renewal date at which time they can renew with UnitedHealthcare or another carrier. As with any change in carrier, once the client chooses UnitedHealthcare the member will receive a UnitedHealthcare ID card and UnitedHealthcare processes should be followed.

5. If I am a UnitedHealthcare health care professional currently, will I have to sign a new contract with UnitedHealthcare after the deal closes?

No. Your current contract with UnitedHealthcare remains unchanged as a result of this transaction.