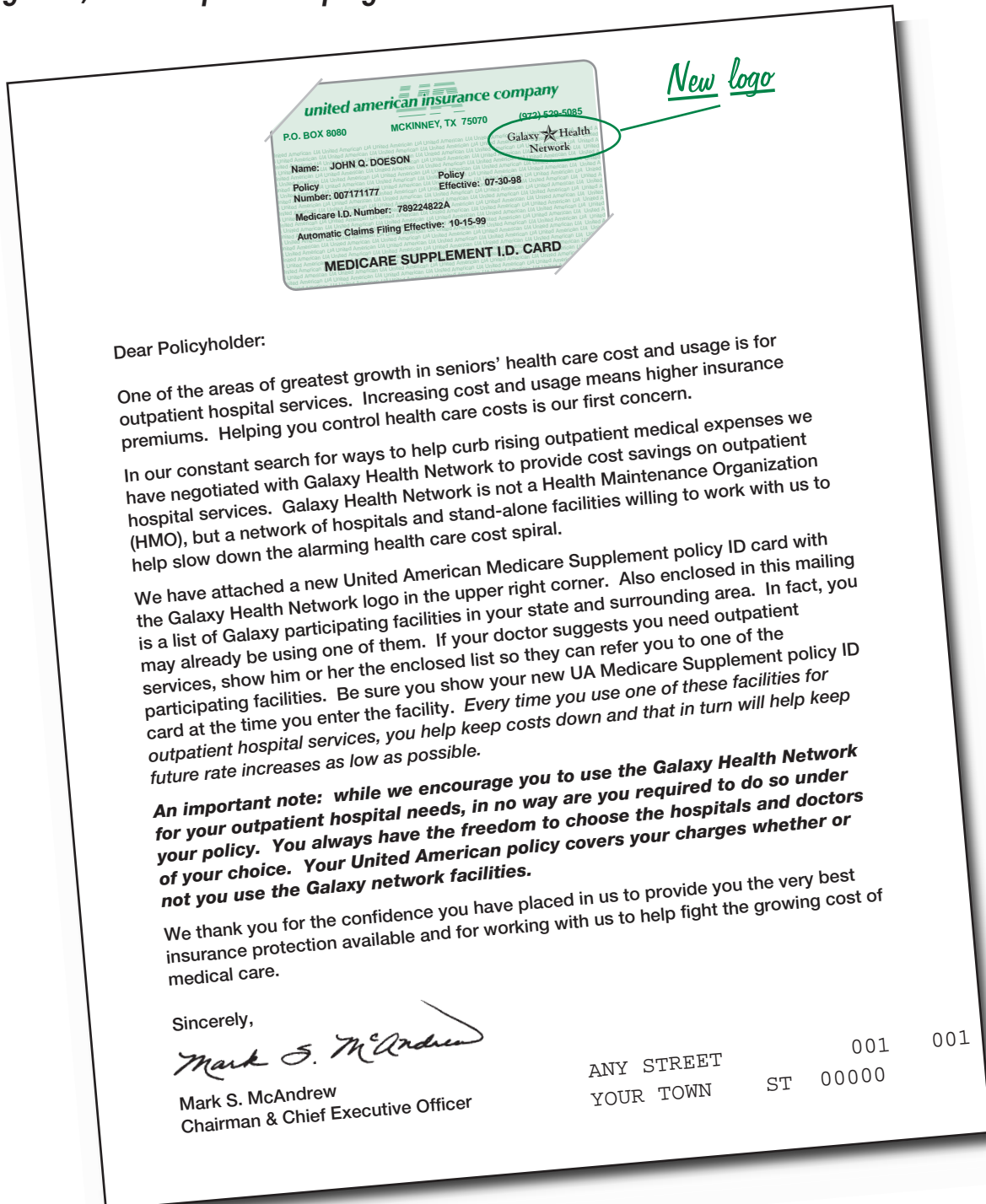


NEW PROGRAM

Beginning October 15, 1999, United American will be testing a new outpatient services program through Galaxy Health Network. Every time policyholders choose to use a Galaxy provider or facility for outpatient hospital services, they help keep costs down that in turn will help reduce future premium rate increases. As we kick off the testing of this program, some of your customers will be receiving the following letter, which explains the program and its benefits.



Remember to remind customers this program is voluntary — they are not required to use the Galaxy Network.