

**Start Dates for Humana's Obligations under Section 7 of the Agreement
(Agreement Dated October 17, 2005; Preliminary Approval Date: October 19, 2005; Final
Order Date: March 15, 2006; Effective Date: September 28, 2006)**

Section	Obligation	Start Date
§7.1	Automated Adjudication	Preliminary Approval Date = October 19, 2005
§7.2	Increased Internet and Clearinghouse Functionality	Preliminary Approval Date = October 19, 2005
§7.3	Availability of Fee Schedules and Scheduled Payment Dates--Complete Fee Information	Effective Date = September 28, 2006
§7.4	Investments in Initiatives to Improve Provider Relations	Preliminary Approval Date = October 19, 2005
§7.5	Reduced Precertification Requirements: Posting on Provider Website	Final Order Date + 3 Months = June 15, 2006
§7.5	Propose Reduced Precertification Requirements to Self-Insured Plans	Contracts Issued or Renewed After Final Order Date (After March 15, 2006)
§7.5	Post to Provider Website Customized Precertification Requirements for Self-Insured Plans as Authorized by Plans	Final Order Date + 3 Months = June 15, 2006
§7.6	Greater Notice of Policy and Procedure Changes	Final Order Date= March 15, 2006
§7.7	Initiatives to Reduce Claim Resubmissions	Preliminary Approval Date = October 19, 2005
§7.8	Disclosure of and Commitments Concerning Claims Payment Practices	----
§7.8(a)	Consistency of Claim Payment Practices Across Primary Platforms	Final Order Date + 6 Months = September 15, 2006
§7.8(b)	Disclosure of Significant Edits on Provider Website	Final Order Date + 6 Months = September 15, 2006 (or as soon thereafter as practicable)
§7.8(b)(i)	Publish Customized Edits on Provider Website	Final Order Date + 6 Months = September 15, 2006 (or as soon thereafter as practicable)
§7.8(b)(ii)	Commitments regarding Submission of Clinical Information	Final Order Date= March 15, 2006
§7.8(b)(iii)	Disclosures regarding Modifiers 25 and 59	Final Order Date + 6 Months = September 15, 2006
§7.9	Physician Advisory Committee	---
§7.9(a)	Establishment of Physician Advisory Committee	The later of the Final Order Date + 3 months (=June 15, 2006) or the selection of the members of the PAC in accordance with §7.9(b)
§7.9(b)	Selection of Members by Company	Preliminary Approval Date + 60 Days= December 18, 2005
§7.9(b)	Selection of Members by Representative Plaintiffs	Preliminary Approval Date + 60 Days= December 18, 2005

§7.9(b)	Selection of Remaining Members	Preliminary Approval Date + 120 Days= February 16, 2006
§7.10	New Dispute Resolution Process for Physician Billing Disputes	---
§7.10(a)	Establishment of Billing Dispute External Review Board	Final Order Date + 4 Months = July 15, 2006
§7.10(d)	Selection of BDERB Members	Preliminary Approval Date + 120 Days= February 16, 2006
§7.11	Determinations Related to Medical Necessity and Experimental or Investigational Nature of Proposed Services	---
§7.11(a)	Procedures regarding Initial Determinations	Final Order Date= March 15, 2006
§7.11(b)(ii)	Establishment of Internal and External Review Processes	Final Order Date= March 15, 2006
§7.12	(Intentionally Left Blank)	---
§7.13	Participation in Company's Network	---
§7.13(a)	Credentialing of Physicians	Final Order Date= March 15, 2006
§7.13(b)	General Commitments regarding All Products Clauses	Final Order Date= March 15, 2006
§7.13(c)	Termination without Cause	Final Order Date= March 15, 2006
§7.13(d)	Class Member Refusal to Accept New Patients	Final Order Date= March 15, 2006
§7.14	Fee Schedule Changes	---
§7.14(a)	Establishing Standard Fee Schedules, not changing more than once per calendar year	Final Order Date= March 15, 2006
§7.14(a)	Limitations regarding Reduction of Fee Schedules	January 1, 2007
§7.14(b)	Payment Rules for Injectibles, DME and Review of New Technology	Final Order Date= March 15, 2006
§7.14(c)	Usual, Reasonable and Customary Appeals	Final Order Date= March 15, 2006
§7.14(d)	Usual, Reasonable and Customary Determinations	Final Order Date= March 15, 2006
§7.15	Recognition of Assignments of Benefits	Effective Date = September 28, 2006
§7.16	Application of Clinical Judgment	---
§7.16(a)	Medical Necessity Definition -- Current Agreements	Final Order Date= March 15, 2006
§7.16(a)	Medical Necessity Definition -- Future Agreements	Agreements Issued after March 15, 2006
§7.16(a)	Adverse Determination Denial Rate	For the calendar year beginning after the Final Order Date=2007
§7.16(b)	Policy Issues Involving Clinical Judgment	Final Order Date= March 15, 2006
§7.16(c)	Consideration of Administrative Exemption Program	Final Order Date= March 15, 2006
§7.17	Billing and Payment	---

§7.17(a)	Time for Submission of Claims	Final Order Date= March 15, 2006
§7.17(b)	Claims Submission (re: acceptance of certain forms and submissions of Clinical Information)	Final Order Date= March 15, 2006
§7.18	Timelines for Processing and Payment of Complete Claims	---
§7.18(a)	30-Day Period for Processing and Payment of Complete Claims	Final Order Date + 9 Months = December 15, 2006
§7.18(a)	15-Day Period for Processing and Payment of Electronically Submitted Complete Claims and Shorter Period for Claims Submitted on Metavance	Final Order Date + 9 Months = December 15, 2006
§7.18 (b)-(d)	Timing of Payment for Complete Claims and Payment of Interest	Final Order Date + 9 Months = December 15, 2006
§7.18(e)	Commitments Regarding Claims Handling	Final Order Date= March 15, 2006
§7.19	No Automatic Downcoding of Evaluation and Management Claims	Final Order Date= March 15, 2006
§7.20	Bundling and Other Computerized Claim Editing	---
§7.20(a)-(h)	Modifications to Payment Policies	Final Order Date + 6 Months = September 15, 2006
§7.20(i)	Updating Claims Editing Software	Final Order Date + 6 Months = September 15, 2006
§7.21	EOB and Remittance Advice Content	---
§7.21(a)	Content of EOB Forms	Final Order Date + 6 Months = September 15, 2006 (or as soon thereafter as practicable)
§7.21(a)	Content of Remittance of Similar Forms	Final Order Date + 6 Months = September 15, 2006 (or as soon thereafter as practicable)
§7.22	Overpayment Recovery Procedures	Final Order Date= March 15, 2006
§7.23	Improve Accuracy of Eligibility Information	Final Order Date= March 15, 2006
§7.24	Responses to Physician Inquiries	Preliminary Approval Date = October 19, 2005
§7.25	Confirmation of Medical Necessity	Final Order Date= March 15, 2006
§7.26	Electronic Connectivity	Preliminary Approval Date = October 19, 2005
§7.27	Information about Physicians Provided by Company	Final Order Date= March 15, 2006
§7.28	Capitation and Physician Organization Specific Issues	---
§7.28(a)	Capitation Reporting	Final Order Date + 120 Days = July 13, 2006
§7.28(b)	Payments for Plan Members Under Capitation Who do not Select PCP at the Time of Enrollment	Final Order Date= March 15, 2006
§7.29	Miscellaneous	---

§7.29(a)	No "Gag" Clauses	Final Order Date= March 15, 2006
§7.29(b)	Ownership of and Access to Clinical Information	Preliminary Approval Date = October 19, 2005
§7.29(c)	Arbitration	Final Order Date= March 15, 2006
§7.29(d)	Impact on Standard Form Agreements and Individually Negotiated Contracts	---
§7.29(d)(i)	Standard Form Agreements	Final Order Date= March 15, 2006
§7.29(d)(ii)	Current Individually Negotiated Contracts	Final Order Date= March 15, 2006
§7.29(d)(iii)	Future Individually Negotiated Contracts	Final Order Date= March 15, 2006
§7.29(e)	Impact on Covered Services	Final Order Date= March 15, 2006
§7.29(e)	Recommendation to Self-Insured Plans	Contracts Issued or Renewed after March 15, 2006
§7.29(f)	Privacy of Records	Preliminary Approval Date = October 19, 2005
§7.29(g)	Pharmacy Risk Pools	Final Order Date= March 15, 2006
§7.29(h)	“Stop Loss” Coverage	Final Order Date= March 15, 2006
§7.29(i)	Pharmacy Provisions	Effective Date = September 28, 2006
§7.29(j)	Restrictive Endorsements	Preliminary Approval Date = October 19, 2005
§7.29(k)	Scope of Company's Responsibilities	---
§7.29(k)(i)	Future Contracts with Delegated Entities	Final Order Date= March 15, 2006
§7.29(l)	Copies of Contracts	Final Order Date= March 15, 2006
§7.29(m)	State and Federal Laws and Regulations	Preliminary Approval Date = October 19, 2005
§7.29(n)	Modification of Means of Disclosure	Preliminary Approval Date = October 19, 2005
§7.29(o)	Limitations on Obligations of Non-Participating Physicians	Preliminary Approval Date = October 19, 2005
§7.29(p)(i)	Limitations on Rental Networks-Disclosures on Provider Websites	Final Order Date= March 15, 2006
§7.29 (p)(ii)	Limitations on Rental Networks-Commitments Regarding Use of Rental Networks or Discounted Fee Schedules	Final Order Date= March 15, 2006
§7.29 (q)	Effect of Assignment of Benefits	Preliminary Approval Date = October 19, 2005
§7.31	Estimated Value of Section 7 Initiatives	---
§7.32	Force Majeure	Preliminary Approval Date = October 19, 2005
§7.33	Mental Health and Substance Abuse Provisions	---

§7.33(a)	Medical Necessity Definition - Current Agreements	Final Order Date= March 15, 2006
§7.33(a)	Medical Necessity Definition - Future Agreements	Agreements Issued after March 15, 2006
§7.33(b)	Listing of Participating Psychiatrists; Referrals	Final Order Date= March 15, 2006
§7.33(c)	Payment for Medically Necessary Covered Services	Final Order Date= March 15, 2006
§7.33(d)	"Prudent Layperson" Laws	Final Order Date= March 15, 2006
§7.33(e)	Posting of Authorization Form	Final Order Date= March 15, 2006
§7.34	Annual Compliance Reporting	Each Anniversary of the Final Order Date = March 15