

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
Miami Division
MDL NO.: 1334
MASTER FILE NO.: 00-1334-MD-MORENO

IN RE:
MANAGED CARE LITIGATION

THIS DOCUMENT RELATES TO
PROVIDER TRACK CASES ONLY

NOTICE OF PROPOSED SETTLEMENT WITH AETNA

IF YOU ARE A PHYSICIAN WHO PROVIDED COVERED SERVICES TO ANY INDIVIDUAL ENROLLED IN OR COVERED BY CERTAIN HEALTH CARE PLANS AT ANY TIME BETWEEN AUGUST 4, 1990 AND 2003, OR A PHYSICIANS' GROUP OR OTHER PHYSICIANS' ORGANIZATION THAT INCLUDES SUCH PHYSICIANS, PLEASE READ THIS NOTICE CAREFULLY. THIS CLASS ACTION AND THE PROPOSED SETTLEMENT MAY AFFECT YOUR RIGHTS.

If you are or have been a physician who actively practiced in the United States since August 1990 or a physicians' group or organization that includes such physicians, your rights may be affected by a proposed settlement with Aetna Inc, and Aetna U.S. Healthcare Inc. (together, "Aetna") in a class action lawsuit known as, Shane v. Human, Inc., et al., Master File No. 00-1334-MD-MORENO (the "Action"), which is part of a federal multi-district litigation that is pending in the U.S. District Court for the Southern District of Florida (the "Court") called In re Managed Care Litigation, MDL Docket No. 1334 (Provider Track Cases). The Class representatives and certain medical societies have agreed to settle all claims against Aetna in the Action in exchange for Aetna's adoption of a number of changes to its business practices, the creation of a charitable foundation and the establishment of a settlement fund against which members of the Class (as defined below) can make claims for a settlement payment. The Court has scheduled a hearing to consider the fairness, reasonableness and adequacy of the proposed settlement with Aetna, together with other matters, to be held on _____, 2003 at ____:00 A.M./P.M. at the United States Courthouse, U.S. District Court for the Southern District of Florida, 301 North Miami Avenue, Miami, Florida. You may be a member of the Class who therefore would be entitled to receive the benefits of the proposed settlement. As a member of the Class, however, you will also be bound by the release and other provisions of the settlement if it is approved by the Court. You may elect to opt-out of the Class and the settlement, as explained below, You also have a right

to object to the settlement or to the applications for attorneys' fees and representative plaintiffs' fees that counsel for the Class intend to make to the Court, but only if you comply with the procedures described in this notice or the other resources it refers to.

WHAT IS THE LITIGATION ABOUT?

The Action has been brought by the representative plaintiffs, who are practicing physicians from around the United States, and certain medical societies, on behalf of physicians against the following health care insurance companies: Aetna, Anthem, Inc., Cigna, Coventry Health Care, Inc., Health Net, Inc., Humana Health Plan, Inc., Humana, Inc., Pacificare Health Systems, Inc., Prudential Insurance Company of America, United Health Care, United Health Group and Wellpoint Health Networks, Inc. The complaint in the Action alleges that between 1990 and 2002, these companies engaged in a conspiracy to improperly deny, delay and/or reduce payment to physicians and other health care providers by engaging in several types of allegedly improper conduct. The complaint seeks relief on behalf of a purported nationwide class under various theories arising under federal and state statutory and common law.

WHO IS INVOLVED?

The proposed settlement, which is only with Aetna and not any of the other defendants in the Action, will be on behalf of a settlement class (the "Class") consisting of "any and all physicians, physician groups and physician organizations who

provided covered services to any individual enrolled in or covered by a plan offered or administered by Aetna, any other person treated as a defendant in the complaint in the Action, or by any of the current or former subsidiaries or affiliates of any of the foregoing, during the period beginning on August 4, 1990 and ending on _____, 2003 (the date that the Court entered its order preliminarily approving the proposed settlement and directing that this notice be provided to you).

THE PROPOSED SETTLEMENT

Under the proposed settlement, Aetna has agreed that it will make significant changes to certain business practices. In addition, Aetna will create and fund a charitable foundation that will be dedicated to promoting high quality healthcare and Aetna will fund a settlement fund against which individual physicians who are members of the Class will be able to make claims for a settlement payment according to a formula that is set forth in the settlement agreement. This settlement consideration is described more fully in a longer notice that has been mailed directly to the members of the class. If you have not received the mailed notice, you can access it and other information about the settlement at www.aetna.com or use the resources described below. Only claims against Aetna (and claims against others based on Aetna's conduct, as distinct from the conduct of such other persons or entities) will be resolved in the Action if the settlement is approved. The other defendants are not parties to the settlement and even if the settlement is approved by the Court, the representative plaintiffs and the signatory medical societies who are parties to the Action intend to continue to prosecute their claims against the other defendants in the Action, although, in those circumstances, as part of the settlement, the non-settling defendants could not be held liable based on Aetna's conduct.

YOUR RIGHTS

If you want to participate in the proposed settlement fund, you must complete, sign and return a proof of claim form to the settlement administrator **BY NO LATER THAN [insert date that is 90 days after the date of notice]**. The form and the address to which it must be sent can be obtained on Aetna's website, www.aetna.com. If you are a member of the class and submit a claim form or if you do not do anything, you will be considered a participant in the proposed settlement, but you will only be entitled to payment if you timely submit a proof of claim form. In either case, you will be bound by all orders of the Court relating to the settlement and if the settlement is approved, certain possible legal claims you may have against Aetna (which Aetna disputes) will be resolved and forever released.

If you want to be excluded from the proposed settlement, you must submit a request for exclusion. This must be signed by you and must include: your name, business address and telephone number and all federal tax identification numbers under which you have sought or received reimbursement from Aetna or any of the other health care insurance companies identified above. The completed request must be **POSTMARKED NO LATER THAN [] 2003**, and mailed to:

[INSERT SETTLEMENT ADMIN. INFO.]

The Court has scheduled a hearing to consider the proposed settlement and other matters, which will take place on 2003, at _____ a.m./p.m. at the United States District Court for the Southern District of Florida, 301 N. Miami Ave., Miami, Florida. At that hearing, the Court will determine, among other things, whether the proposed settlement with Aetna should be approved as fair, reasonable and adequate, whether the proposed settlement class should be certified, whether the Court should award attorneys' fees and expenses to plaintiffs' counsel or to the representative plaintiffs in the Action, and certain other matters. You may attend this hearing if you wish, but you do not have to attend in order to participate in the proposed settlement

If you wish to appear at the settlement hearing or to object to the proposed settlement, you must submit a written objection and/or notice to appear in accordance with the procedures and deadlines that are described in the longer notice. If you have not received that notice, you should request it from one of the sources identified below. If these procedures and deadlines are not followed, you may lose significant legal rights, including, but not limited to, the right to have your objections considered by the Court.

For Complete Information and a Copy of the Full Notice:

Call: 1-800-368-5790

Or Write to:

Law Offices of Archie Lamb, LLC
2017 2nd Avenue
Birmingham, Alabama 35203
Attention: Archie Lamb, Esq.

Kozyak Tropin & Throckmorton
200 South Biscayne Boulevard
Miami, Florida 33131-2335
Attention: Harley Tropin, Esq.

Milberg Weiss Bershad Hynes & Lerach LLP
One Pennsylvania Plaza
New York, New York 10119-0165
Attention: Edith Kallas, Esq.

Or Visit:

www.aetna.com
www.WhatleyDrake.com
www.ArchieLamb.com
www.milberg.com
www.kttlaw.com
www.GordonSilberman.com

Please do not contact the Court directly.