

The Coventry Difference

Coventry Health Care, Inc. is a national managed health care company operating health plans, insurance companies, network rental services companies and workers' compensation services companies. Through its Commercial Business, Individual Consumer and Government Business, and Specialty Business divisions, Coventry provides a full range of risk and fee-based managed care products and services to a broad cross section of individuals, employer and government-funded groups, government agencies, and other insurance carriers and plan administrators. Over the years, Coventry has produced a solid record of outstanding customer service, financial security and consistent, profitable growth in all areas of business.

Standards of excellence

Exceptional service and a low cost structure are not mutually exclusive. Through efficient operations, Coventry consistently achieves industry-leading service while controlling costs.

Our Service Commitment—Commercial Business Sector

Claims Turnaround	92.5% of claims processed in 15 days
Days Claims in Inventory	1.5 to 2.5 days
Average Speed of Answer	Less than 30 seconds
Calls Resolved in First Contact	90% or more
Call Abandonment Rate	3% or less

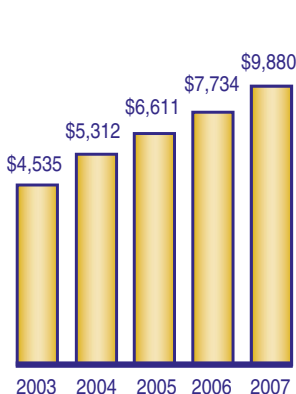
A recognized leader

Coventry's disciplined business principles and commitment to excellence have earned the company a noteworthy reputation. Coventry holds a place on the Standard & Poor's 500 Index (the S&P 500) and has been named on the following prestigious lists:

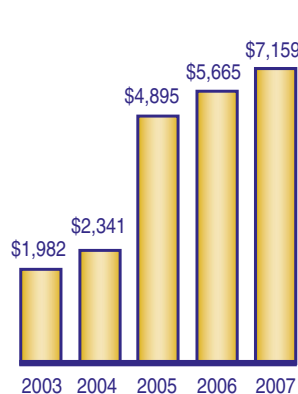
- FORTUNE® 500 — 2002 through 2007
- Barron's 500 — 2002 through 2007
- Business Week 50 — 2006 and 2007
- Wall Street Journal 1000 — 2003 through 2007

Strong financial base enables continuous improvement

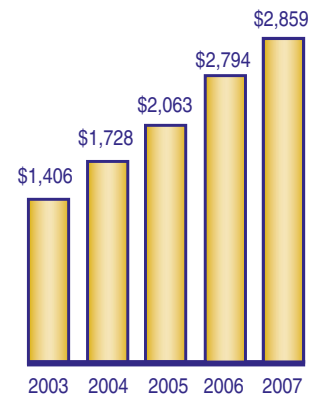
Steadily increasing revenues fuel our growth and ability to deliver new products and improved service to our customers.



TOTAL REVENUES
IN MILLIONS



TOTAL ASSETS
IN MILLIONS



CASH & INVESTMENTS
IN MILLIONS

The Coventry Difference

2007 Results

Coventry Health Care, Inc. (NYSE: CVH)

- \$9.9 billion in revenues
- 15,000 employees
- 4.7 million members
- Assets of \$7.2 billion

Structured for results

Our unique advantages deliver results to our customers and make us a reliable business partner:

- Top-tier cost structure
- Exceptional customer service levels
- Seamless integration process for acquisitions
- Centralized customer service and IT operations
- Continual investment in the future

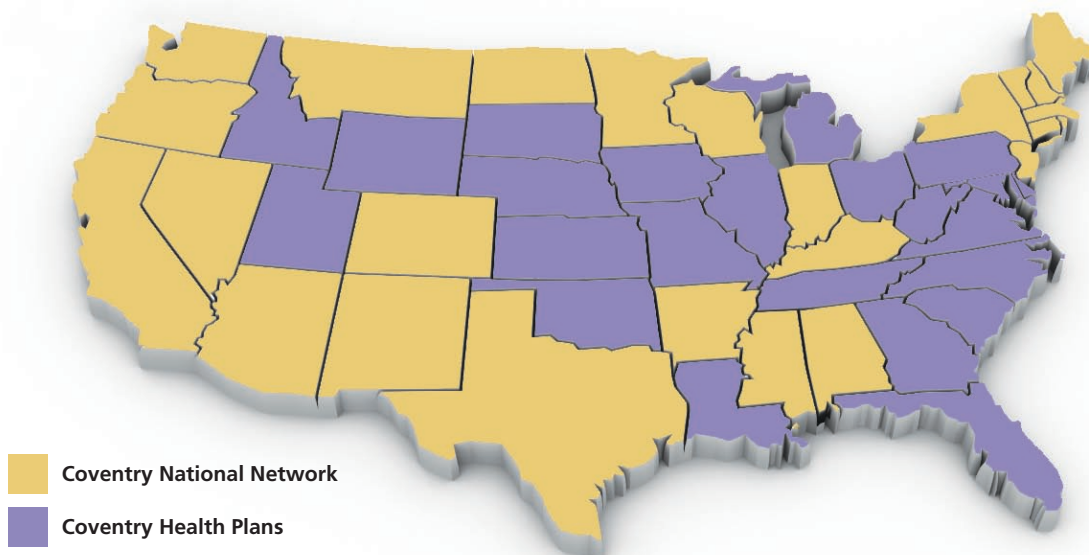
Coventry Health Care business sectors

Coventry serves a broad cross-section of groups and individuals with the following:

- A portfolio of managed care services and health plan products for fully and self-insured groups
- Managed care and administrative services for federal employees and annuitants
- Medicare options marketed through Advantra, including Medicare Advantage and Medicare Part D benefits
- A wide range of individual products through CoventryOne
- Medicaid services customized to the needs of state governments and the public sector
- Network rental for third party administrators and insurance carriers
- Workers' Compensation Services providing network access, bill review, clinical management, and prescription benefits management as stand-alone or integrated arrangements



Coventry National Coverage — Clients and Members from Coast to Coast



For more detailed information about how Coventry can help you reach your goals, visit www.cvt.com.