

UNITED OAKWOOD PROVIDERS, L.L.C.

February 27, 2006

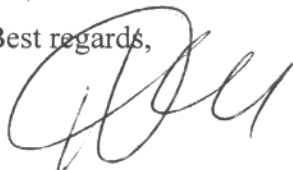
Dear UOP Physician:

In a letter to our physicians last month, I communicated that UOP discovered substantive underpayments by Aetna to UOP physicians. Additionally, I communicated that UOP was pursuing underpayments and asked that physicians contact UOP if they believe they were underpaid by Aetna.

I am very pleased to announce that Aetna has told UOP that it has paid **\$563,987** to UOP physicians as a result of our efforts. These claims would not have been paid to physicians had it not been for our collective efforts.

I wish to thank the many physicians who worked with us to recover their dollars. Please validate that Aetna has paid you for any underpayments that you may have experienced. If this has not occurred, you may contact UOP at (313)240-9867 for additional assistance.

Best regards,



Yasser Hammoud, MD
CEO & Medical Director

P.S. For more information on United Oakwood Providers, please visit our web site at www.uopdocs.com