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FOR IMMEDIATE RELEASE

AVMED HEALTH PLANS RECEIVES “EXCELLENT” RATING FROM THESTREET.COM RATINGS

AvMed’s financial strength deemed in the top nine percent of all health plans in the U.S.

MIAMI, FL, September 29, 2008 – AvMed Health Plans has been upgraded to an “A,” or “Excellent” rating by TheStreet.com Ratings, placing it among the top nine percent of all health plans in the United States in terms of financial strength.

AvMed’s was previously rated A- by TheStreet.com Ratings. The ratings upgrade follows a strong 2007 performance for AvMed in which the Florida-based, Florida-focused health plan experienced significant membership growth and recorded its fourth consecutive year of solid earnings.

“This rating recognizes AvMed as an outstanding insurer offering excellent financial stability for its customers, vendors and employees,” said Melissa A. Gannon, Vice President of Insurance and Bank Ratings for TheStreet.com ratings, in a letter to AvMed CEO Mike Gallagher.

“Please know that fewer than nine percent of the nation’s HMOs and health insurers meet TheStreet.com Ratings’ criteria for exceptional financial strength, making this distinction truly one to be proud ... a company receiving our highest financial strength rating truly demonstrates itself to be among the industry’s elite,” Gannon added.

Each quarter, TheStreet.com Ratings evaluates the financial strength of more than 1,700 health plans in the United States. Financial strength ratings are key benchmarks used by insurance agents, brokers, human resources managers and employers to evaluate health plans on behalf of prospective members or employer groups. TheStreet.com Ratings, based in Jupiter, Florida, is nationally respected and is considered to use very rigorous standards in issuing its ratings, which gauge the health plans’ future financial solvency and its ability to withstand severe economic adversity.

“AvMed is delighted to receive this strong ratings endorsement from TheStreet.com ratings,” Gallagher said. “AvMed enjoyed very strong membership growth in 2007, while reducing our medical and administrative cost increases. That led to very solid year-end results for AvMed, which in turn helped us to achieve this wonderful ratings upgrade.”

During 2007, AvMed added about 33,000 new commercial members – a 17 percent increase – and started 2008 with more than 233,000 commercial members. That isn’t counting 19,000 additional Medicare members in Dade and Broward Counties. AvMed continues to grow in 2008.

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AvMed Health Plans rated “Excellent” by TheStreet.com Ratings

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Gallagher noted that AvMed is growing by diversifying. In addition to providing health plan solutions for small and mid-sized businesses, AvMed also is focusing on growth among targeted large business segments. It also is expanding its Medicare coverage in South Florida, and in 2008 will introduce an individual health plan product to the state. Additionally, AvMed recently introduced an Administrative Service Organization (ASO) offering to businesses that choose to self-insure, providing them with administrative support, claims handling and health care provider network support.

As one of Florida’s oldest and largest not-for-profit health plans, AvMed reinvests earnings to continually improve the quality, service and satisfaction that it provides to members – rather than having to distribute earnings to shareholders, as a publicly-traded company does. AvMed’s focus on continual improvement has also resulted in it becoming one of only a few health plans in the country to receive dual “Excellent” accreditation status for both its commercial and Medicare health plans from the National Committee on Quality Assurance.

“As AvMed grows, it is growing highly-satisfied members – by providing members, employers, health care providers and insurance agents with highly-personalized service in the communities where they live and work,” Gallagher added. “Through our intense focus on satisfying members, our financial strength has grown and we’ve received this wonderful recognition from TheStreet.com Ratings.”

About AvMed Health Plans

AvMed Health Plans has been serving Floridians for more than 35 years. AvMed provides access to health care coverage for large and small employer groups around the state, in addition to Medicare in Miami-Dade and Broward counties. AvMed prides itself on providing members and clients highly personalized service with all the advantages of a nationally competitive health plan. AvMed has offices in Miami, Fort Lauderdale, Orlando, Tampa, Gainesville and Jacksonville. For more information, visit www.avmed.org.