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OPTIMA HEALTH PARTNERS WITH CHOICE CARE CARD™ AS HRA ADMINISTRATOR

Virginia Beach, VA– January 6, 2009 – Optima Health has announced a partnership with Choice Care Card™ to administer the Health Reimbursement Arrangement (HRA) component of its new Optima Design plans to be rolled out in the second quarter of 2009. These new health plans, coupled with an HRA, are part of Optima's suite of consumer-directed health plans and are an addition to those plans. HRAs are becoming increasingly popular as employers look for ways to reduce healthcare costs without sacrificing health benefits.

Choice Care Card™ is an eight year veteran of HRA administration and is considered a leader in this arena. Their operational strengths and flexibility will simplify the customer experience, making for a seamless transition from product to service. Additionally, they are the first in the country to have a debit-card based HRA. Currently, Choice Care Card™ administers 2,300 groups and 51,000 accounts of HRA business across the country.

An employer sets up an HRA on behalf of the employees, pre-determining the amount of money available to each of them for the coverage period. The employer is not

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required to prepay into the fund, but instead reimburses employee's qualified claim expenses as they occur. Reimbursement of claims are tax-deductible for the employer and reimbursements to the employee are tax free, provided they are tied to qualified healthcare expenses. The Optima integrated HRA product will offer an employer flexibility to design the plans that best meet their employee benefits strategy.

"We're very excited to partner with Choice Care Card™ because of their commitment to excellence and customer service. We anticipate tremendous interest by employers and employees for the new suite of products we will be offering this year," said John DeGruttola, senior vice president for sales and marketing at Optima Health. "The benefits and tax advantages of an HRA are very appealing, especially during the current economic climate."

In early 2008, Optima Health introduced consumer-directed health plans called Optima Equity, which are IRS qualified high deductible health plans designed to be coupled with a Health Savings Account (HSA). An HSA and HRA have similar features, but differ in how funds are contributed and used for healthcare expenses.

For more information about Optima Health, visit our website at www.optimahealth.com.

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