

Weiner Benefits Group specializes or has a strategic partnership in the following areas:

- Group Medical Insurance
- Group Dental Insurance
- Group Life & AD&D
- Group Long Term Care
- Short Term Disability
- Long Term Disability
- Employee Assistance Programs
- Web Based Employee Benefit Communication
- Consolidated Billing/Enrollment Services
- Human Resource Consulting Services
- COBRA/HIPAA Outsourcing
- Claims/Service Advocacy Programs
- Property & Casualty/Liability
- Voluntary Benefits
- Individual Medical

On March 23, 2010, President Barak Obama signed into law the Patient Protection and Affordable Care Act. Congress signed a reconciliation bill on March 30, 2010.

This very complicated new national health care reform law fundamentally changes the insurance system and how we access health care in the U.S. Even though the changes are incremental over the next several years, they will impact virtually every segment of our society.

Weiner Benefits Group recognizes the scope and complexity of this law and the need for accurate and timely information from reliable sources in a flexible discussion format. We are pleased to present our first Health Care Reform Panelist Discussion.

We have brought together some of the most respected and knowledgeable professionals in the industry to answer your questions and share their invaluable perspectives.

As clients of Weiner Benefits Group, we consider you our most valuable asset. It is our intention to provide you a valuable resource and educational experience as part of our ongoing efforts to serve you.

Thank you for joining our Health Care Reform panel discussion.

AGENDA

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|----------------------|------------------------------|
| 3:30pm | Registration |
| 3:45pm | Introduction of Panelists |
| 4:00pm | Question and Answer Period |
| 5:30pm—6:30pm | Cocktails and Hors D'Oeuvres |

PANEL MEMBERS



Timothy J. Constantine, President and CEO, Blue Cross Blue Shield of Delaware—Served as president, starting in 2001. His career at BCBSD began in 1998 as Vice President of Network and Medical Management, bringing with him significant experience in the health care industry. Before joining the company, he was Chief Financial Officer at Union Hospital of Cecil County Health System in Elkton, Maryland. Served as Vice President of community health services at St. Francis Hospital in Wilmington, Delaware.

Member of the Board of Directors of the BCBS Association, serves as vice chair of the Audit Committee, member of the BCBS Association's Federal Employees Program Board of Managers, serves on the Boards of Directors of the Delaware Business Roundtable, Delaware State Chamber of Commerce, Delaware Theatre Company and United Way of Delaware, and is an Advisory Board member for the University of Delaware's College of Health Sciences.

Graduated Magna Cum Laude from Loyola College in Baltimore, Maryland, with a Bachelor of Business Administration degree in accounting.



Robert Freed, Director of Tax Services, Santora CPA Group—Principal of Santora CPA Group with over 33 years of public accounting experience. A 1981 graduate of Drexel University in Philadelphia.

Works with individuals, and existing and newly established businesses, in a wide variety of areas including tax, estate and retirement planning, as well as tax compliance services. Oversees the firm's continuing education in the tax area.

Member of the National Society of Tax Professionals, the National Society of Accountants, the Tax Division of the

American Institute of Certified Public Accountants, the Delaware Society of Certified Public Accountants, and the Cecil County Chamber of Commerce.

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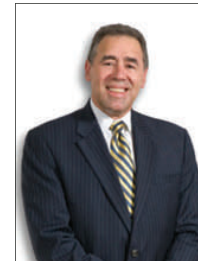


Olivia Kurtz, Senior Legislative Assistant to Congressman Michael Castle—Joined the Washington, D.C. office of U.S. Representative Mike Castle in 2003. In her current position as senior legislative assistant, she advises the Congressman on policy relating to health, biomedical research, energy, and environment. She received her B.A. from Bryn Mawr College, and is a native of Wilmington, Delaware.



Dave Reynolds, President and CEO, Coventry Health Care in Maryland and Delaware—A native New Yorker, started in the insurance industry in 1985 in California. Vice President with North Star Marketing representing numerous Life, Health, Annu-

ity, Long Term Care insurance companies. Actively involved with the inception of the California Health Insurance Purchasing Cooperative (HIPC). Regional Vice President with United Health Care handling 15 states in the western United States. Specifically involved with Health Plan Turnarounds for United Health Care. Sales Leader for Blue Cross Blue Shield of Arizona. Vice President with Health Net. Chief Operating Officer (COO) with Coventry Health Care in Oklahoma, Kansas and Missouri. Graduated from St. John Fisher College with a double major in Finance and Marketing.



Timothy J. Snyder, Partner, Young Conaway Stargatt & Taylor, LLP—Chair of the Tax, Trusts and Estates, and Employee Benefits Sections. Primary area of practice is employee benefits which involves both the benefit provisions of the Internal Revenue Code and ERISA. Represents businesses and professionals in establishing, monitoring, and administering employee benefit plans. Graduated summa cum laude from Widener University School of Law.

Member of American Bar Association, Delaware State Bar Association, American Society of Pension Actuaries, Wilmington Tax Group, Mental Health Association in Delaware, and International Foundation of Employee Benefit Plans.

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