

March 29, 2016

Office of the Commissioner of Insurance for the State of Wisconsin:

My name is Ric Schmidt and I am the president, CEO and general counsel for United Hospital System, which includes the Kenosha Medical Center Campus located in Kenosha, Wisconsin and the St. Catherine's Medical Center Campus located in Pleasant Prairie, Wisconsin. Additionally, we have medical clinics in:

- Paddock Lake, Wisconsin;
- Somers, Wisconsin;
- Kenosha, Wisconsin;
- Pleasant Prairie, Wisconsin; and
- Gurnee, Illinois.

United Hospital System employs approximately 2,200 individuals and has approximately 400 physicians on its medical staff.

I have been president of United Hospital System since 1986 and have worked directly with the leadership of both Humana and Aetna throughout my career. Both organizations have served our community extremely well and have worked professionally with all of the providers in our system. We are proud to be associated as providers for both organizations.

The purpose of this letter is to express my support of the Aetna acquisition of Humana. The combination of these two organizations will bring together two of the most service-oriented organizations with whom we work. They work very well with our physicians, our nurses, our discharge planners, and our social workers, as well as the other members of our team. They are responsive to the needs of our patients in a timely, compassionate, and caring manner. Nearly all of our Humana and Aetna patients speak very highly of their relationship with their insurance organizations.

I had hoped to personally address your hearing, but pressing hospital business necessitated me sending our chief financial officer, Tom Kelley, to represent United Hospital System. Tom and I have worked together on his presentation and I am in full support of what he hopes to share with you.

Thank you, in advance, for permitting me to support Aetna's acquisition of Humana.

Sincerely.

Richard O. Schmidt, Jr.

President, CEO, and General Counsel

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