



MINISTRY OF HIGHER EDUCATION, EMPLOYMENT AND SOCIAL SECURITY
MALÉ, REPUBLIC OF MALDIVES

Ref: 154-S/MIS/2006/ 902

Mr. James D. Smith
Group Marketing Director
International Medical Group, Inc
2960 N. Meridian St.
Indianapolis,
IN 46208 USA

20th May 2006

Dear Mr. James D. Smith,

Subject: Social Health Insurance Scheme for Government Employees of Maldives (SHISGEM)

It is our pleasure to inform you that International Medical Group, Inc (IMG) has been selected by the Government of Maldives as the health insurance provider to government employees of the Maldives.

Therefore we would like to arrange for the signing of the contract between IMG and the Ministry on 11th of June 2006 in Malé Maldives.

Prior to signing the contract officials of the Ministry will communicate with you on the following issues:

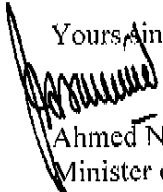
1. Issues related to implementation procedures.
2. Coverage limit for Outpatient physician office visits
3. Coverage limit for Local Ambulance and Remote Commercial Transportation.

Please accept our apologies for the inconveniences caused due to delay in making the final decision.

We look forward to working with you in the commencement and implementation of SHISGEM.

Thank you

Yours Sincerely


Ahmed Nazim
Minister of State
for Higher Education, Employment and Social Security