

HEALTHWIN LINCOLN NATIONAL

July 25, 1988

Ms. Cindy Green
NASSAU BOARD OF COUNTY COMMISSIONERS
P.O. Box 456
Fernandina Beach, Florida 32034

Dear Ms. Green:

Thank you for the opportunity to service your account. HealthWin is a subsidiary of Lincoln National Corporation, one of the nation's top ten HMO leaders.

I am pleased to provide you with the following renewal rate information for the HealthWin benefit package. This benefit package includes a \$35.00 eyeglass reimbursement program and a \$3.00 prescription plan:

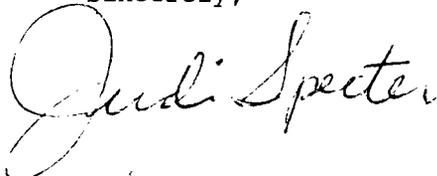
Single: \$ 98.84

Family: \$289.60

For an effective date of October 1, 1988, the above-quoted rates are valid for 45 days from today and will be guaranteed for 12 months (subject to final approval from Underwriting).

HealthWin requires you to have a minimum of ten subscribers for initial coverage and maintain ten subscribers enrolled or, at HealthWin's option, this agreement may be terminated and conversion to an individual direct-pay plan will not be allowed.

Sincerely,



Judi Specter
Sales Manager

JS:mc

ACCEPTED BY:



Signature

Chairman
Title