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TO: The Commissioner of Patents 1027844			480 ;	ed original document	
Submission Type New Resubmission Document ID Correction of Reel # Corrective Do	e 7.2.04 n (Non-Recordation) # PTO Error Frame # cument		Conveyance Typ Assignment License Merger Security Agree Change of Na Other:	oe ement	(S) or copytes).
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Conveying Party(ies) 1. Howard R. Underwood 2. Walter Kastenschmidt 3. 4. 5. 6. Mark if Additional Names of Conveying Parties Attache			od	Execution Date(May 14, 2004 May 14, 2004	s)
Receiving Party	mai ivames of Conve	sying Farties Attache	g u		(No.)
Name Name Address Address Address	Aetna, Inc. 151 Farmington Ave Hartford City nal Names of Receives	enue <u>CT</u> State/Cou ving Parties Attached		<u>06156</u> Zip Code	OPR/FINANCE
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David M. Airan Leydig, Voit & Mayer, Ltd. Two Prudential Plaza, Suite 4900 Chicago, Illinois 60601-6780 Pages Enter the total number of pages of the attached			Telephone: (312) 616-5600 Facsimile: (312) 616-5700 Attorney Docket No. 228278 conveyance document including any attachments: 2		
Application Number(s) or Patent Number(s)					
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If this document is being filed together with a <i>new</i> Patent Ap application was signed by the first named executing invento			oplication, enter the or.	date the patent	Month Day Year
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Number of Proper	rties		Enter the t	otal number of prope	erties involved: 1
Fee Amount Fee Amount for Properties Listed (37 CFR 3.41): \$40.00 Method of Payment: Enclosed is a check in the amount of Charge Deposit Account No. 12-1216 Authorization to Charge Additional Fees to Deposit Account No. 12-1216: Yes No					
Statement and Signature To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. Charges to deposity account are authorized, as indicated herein.					
David M. Airan		Levic M./L	uar	June 25, 2004	
Name of Per	rson Signing	Signa	ature	Da	ate

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PATENT REEL: 015526 FRAME: 0615

PATENT Attorney Docket No. 228278

Leydig, Voit & Mayer, Ltd. Two Prudential Plaza, Suite 4900 180 North Stetson Avenue Chicago, Illinois 60601-6780

ASSIGNMENT

WHEREAS, WE, Howard R. Underwood of 830 W. Montgomery Avenue, #412, Bryn Mawr PA and Walter Kastenschmidt, of 32 Harper Lane, North Wales, PA, respectively, have invented and own a certain invention entitled:

SYSTEM AND METHOD FOR ADMINISTERING HEALTH CARE COST REDUCTION

for which invention we have executed an application (provisional or non-provisional) for a U.S. patent, which was filed on March 31, 2004, under U.S. Application No. , and

WHEREAS, Aetna, Inc., of 151 Farmington Avenue, Hartford, CT 06156 (hereinafter referred to as Assignee), is desirous of acquiring the entire domestic and foreign right, title, and interest in and under the invention described in the patent application.

Now, Therefore, for good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, we assign and transfer to the Assignee and the Assignee's legal representatives, successors and assigns the full and exclusive rights in and to the invention in the U.S. and every foreign country and the entire right, title, and interest in and to the patent application and other such applications (e.g., provisional applications, non-provisional applications, continuations, continuations-in-part, divisionals, reissues, reexaminations, National phase applications, including petty patent applications, and utility model applications) that may be filed in the United States and every foreign country on the invention, and the patents, extensions, or derivations thereof, both foreign and domestic, that may issue thereon, and we do hereby authorize and request the Commissioner of Patents to issue U.S. patents to the abovementioned Assignee agreeably with the terms of this assignment document.

WE HEREBY AUTHORIZE the Assignee to insert in this assignment document the filing date and application number of the application if the date and number are unavailable at the time this document is executed.

UPON SAID CONSIDERATION, we convey to the Assignee the right to make application in its own behalf for protection of the invention in the U.S. and countries foreign to the U.S. and to claim under the Patent Cooperation Treaty, the International Convention and/or other international arrangement for any such application the date of the U.S. application (or any other application on the invention) to gain priority with respect to other applications.

WE DO HEREBY COVENANT and agree with the Assignee that we will not execute any writing or do any act whatsoever conflicting with the terms of this assignment document set forth herein, and that we will at any time upon request, without further or additional consideration, but at the expense of the Assignee, execute such additional assignments and other writings and do such additional acts as the Assignee may deem necessary or desirable to perfect the Assignee's enjoyment of this assignment, and render all necessary assistance in making application for and obtaining original, continuation, continuation-in-part, divisional, reissued,

PATENT REEL: 015526 FRAME: 0616 In re Appln. of Underwood et al. Attorney Docket No. 228278

RECORDED: 07/02/2004

reexamined, and National phase patents of the U.S. or of any and all foreign countries on the invention, and in enforcing any rights or choses in action accruing as a result of such applications or patents, and by executing statements and other affidavits, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of, the assigns and legal representatives of all parties hereto.

IN WITNESS WHEREOF, we have hereunder set our hands on the dates shown below.

Date 5/4/04	4-ML
	Howard R. Underwood
to be the same person whose name is	SS: MAY , 2004, before me, a Notary Howard R. Underwood, who is personally known to me subscribed to the foregoing assignment document, and delivered the document as his/her free and voluntary act
for the uses and purposes therein set for	th.
{SEAL}	Notary Public My Commission Explora H. Mitter, Notary Public Whitpain Twp., County of Montgomery My Commission Expires July 20, 2006
Date 5/4/04	Walter Kastenschmidt
STATE OF <u>PENNSYLVANIA</u>)) S COUNTY OF <u>MONTEOMETRY</u>)	SS:
to be the same person whose name is	Walter Kastenschmidt, who is personally known to me subscribed to the foregoing assignment document, and lelivered the document as his/her free and voluntary act th.
{SEAL}	Notary Public My Commission MATABLAL SEAL Susan H. Miller, Notary Public Whitpain Twp., County of Montgomery My Commission Expires July 20, 2006

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