PATENT ASSIGNMENT

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SUBMISSION TYPE:		NEW ASSIGNMENT			
NATURE OF CONVEYANCE:		ASSIGNMENT			
CONVEYING PARTY DATA					
		Name	Execution Date		
Howard R. Underwood	d		05/04/2004		
Walter Kastenschmidt			05/04/2004		
RECEIVING PARTY DATA					
Name:	Aetna, Inc.				
Street Address:	151 Farmington Avenue				
City:	Hartford				
State/Country:					
Postal Code:	06156				
PROPERTY NUMBERS Total: 1					
Property Type		Number			
Application Number: 12724		24185			
CORRESPONDENCE DATA					
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ATTORNEY DOCKET NUMBER:		268993			
NAME OF SUBMITTER:		Dimitry Kapmar			
Total Attachments: 2 source=268993_Assignment#page1.tif source=268993_Assignment#page2.tif					

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. 19/81, 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 above-mentioned 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: 025720 FRAME: 0705

In re Appln. of Underwood et al. Attorney Docket No. 228278

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.

5/4/04 Date Howard R. Underwood

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STATE OF <u>PENNSYLUANIA</u>)) SS: COUNTY OF <u>MENTCOMERY</u>)

On this $4^{\cancel{M}}$ day of $\cancel{M} + \cancel{M} + \cancel{$ to be the same person whose name is subscribed to the foregoing assignment document, and acknowledged that he/she signed and delivered the document as his/her free and voluntary act for the uses and purposes therein set forth.

<u> Hyn A Mellin</u> Notary Public

{SEAL}

My Commission Export ARIAL SEAL Whitpain Twp., County of Montgomery TMy Commission Expires July 20, 2006

514/04 Date

Walter Kaste

STATE OF PANSYLVANIA)	. 5 . 5	
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COUNTY OF Mantaneter		

On this 4 day of 1/1/94, before me, a Notary Public in and for said county, appeared Walter Kastenschmidt, who is personally known to me to be the same person whose name is subscribed to the foregoing assignment document, and acknowledged that he/she signed and delivered the document as his/her free and voluntary act for the uses and purposes therein set forth.

Jusan N. Mellan Notary Public

My Commission MOTABIAL SEAL Susan H. Miller, Notary Public Whitpain Twp., County of Montgomery My Commission Expires July 20, 2006

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RECORDED: 01/31/2011