EXHIBIT 3

SPECIALTY CLASSIFICATION CODES FOR PHYSICIANS, SURGEONS AND OTHER HEALTH CARE PROVIDERS (JUA)

CLASS 005 PHYSICIANS - NO SURGERY

This classification generally applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| JUA CODES | SPECIALTY DESCRIPTION |
|--------------|--|
| 00534 | Administrative Medicine – No Surgery |
| 00508 | Hematology – No Surgery |
| 00582 | Pharmacology – Clinical |
| 00537 | Physicians – Practice limited to Acupuncture (other than acupuncture anesthesia) |
| 00556 | Utilization Review |
| 00599 | Physicians Not Otherwise Classified – No Surgery (NOC) |

CLASS 006 PHYSICIANS - NO SURGERY

This classification generally applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| JUA | |
|-------|--|
| CODES | SPECIALTY DESCRIPTION |
| | |
| 00689 | Aerospace Medicine |
| 00602 | Allergy/Immunology – No Surgery |
| 00674 | Geriatrics – No Surgery |
| 00688 | Independent Medical Examiner |
| 00609 | Industrial/Occupational Medicine – No Surgery |
| 00687 | Laryngology – No Surgery |
| 00649 | Nuclear Medicine – No Surgery |
| 00685 | Nutrition |
| 00624 | Occupational Medicine – Including MRO or Employment Physicals |
| 00612 | Ophthalmology – No Surgery |
| 00613 | Orthopedics – No Surgery |
| 00665 | Otolaryngology or Otorhinolaryngology – No Surgery |
| 00684 | Otology – No Surgery |
| 00617 | Preventive Medicine – No Surgery |
| 00618 | Proctology – No Surgery |
| 00619 | Psychiatry – No Surgery, including Psychoanalysts who treat physical ailments, |
| | perform electro- convulsive procedures or employ extensive drug therapy. |

(Class 006 continues on next page)

| 00650 | Psychoanalysts who do not treat physical ailments, do not perform electro- convulsive procedures and whose use of medication is minimal in order to support the analytic treatment and is never the primary or sole form of treatment |
|-------|---|
| | shall be eligible for this classification. Except, practitioners of this medical |
| | specialty are ineligible for this classification if 25% or more of their patients |
| | receive medication. |
| 00621 | Rehabilitation/Physiatry – No Surgery |
| 00645 | Rheumatology – No Surgery |
| 00681 | Rhinology – No Surgery |
| 00623 | Urology – No Surgery |
| 00699 | Physicians Not Otherwise Classified – No Surgery (NOC) |

CLASS 007 Physicians - No Surgery

This classification generally applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| SPECIALTY DESCRIPTION |
|--|
| |
| Endocrinology – No Surgery |
| Hematology/Oncology – No Surgery |
| Neoplastic Diseases – No Surgery |
| Nephrology – No Surgery |
| Oncology – No Surgery |
| Pathology – No Surgery |
| Physicians Not Otherwise Classified – No Surgery (NOC) |
| |

CLASS 010 PHYSICIANS - NO SURGERY

This classification generally applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| JUA Codes | SPECIALTY DESCRIPTION |
|--------------|---|
| | |
| 01035 | Bariatrics – No Surgery |
| 01004 | Dermatology – Excluding Major Surgery |
| 01007 | Gynecology – No Surgery |
| 01067 | Pediatrics – No Surgery |
| 01098 | Physicians – Practice limited to Hair Transplants (Plug or Flap Technique |
| | or Split Mini Grafts) |
| 01089 | Psychosomatic Medicine |
| 01020 | Public Health – No Surgery |
| 01059 | Radiation Oncology excluding Deep Radiation – No Surgery |
| 01088 | Reproductive Endocrinology – No Surgery – No Obstetrical Delivery |
| 01005 | Sports Medicine – No Surgery |
| 01099 | Physicians Not Otherwise Classified – No Surgery (NOC) |

CLASS 012 PHYSICIANS - NO SURGERY

This classification generally applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| JUA CODES | SPECIALTY DESCRIPTION |
|----------------|--|
| 01206 | Gastroenterology – No Surgery |
| 01253 01299 | Radiology excluding Deep Radiation – No Surgery Physicians Not Otherwise Classified – No Surgery (NOC) |

CLASS 015 PHYSICIANS - NO SURGERY

This classification applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Association.

| JUA Codes | SPECIALTY DESCRIPTION |
|--------------|--|
| 01582 | Anasthanialagy Dain Managament only No Symposy |
| | Anesthesiology – Pain Management only– No Surgery |
| 01520 | General or Family Practice – No Surgery |
| 01522 | Hospitalist – No Surgery |
| 01540 | Infectious Diseases – No Surgery |
| 01589 | Intensive Care Medicine |
| 01510 | Internal Medicine – No Surgery |
| 01541 | Neonatology – No Surgery |
| 01545 | Pulmonary Medicine – No Surgery |
| 01559 | Radiation Oncology including Deep Radiation – No Surgery |
| 01599 | Physicians Not Otherwise Classified – No Surgery (NOC) |

CLASS 017 Physicians - Surgeons-Specialists

This classification generally applies to specialists hereafter listed who perform minor surgery; who perform extra-hazardous medical techniques as determined by the Association; or who assist in major surgery on their own patients.

| JUA | |
|-------|---|
| CODES | SPECIALTY DESCRIPTION |
| | |
| 01755 | Ophthalmology – Surgery |
| 01799 | Physicians Not Otherwise Classified – Excluding Major Surgery (NOC) |

CLASS 020 Physicians - Surgeons-Specialists

This classification generally applies to specialists hereafter listed who perform minor surgery; who perform extra-hazardous medical techniques as determined by the Association; or who assist in major surgery on their own patients.

| JUA | |
|-------|---|
| CODES | SPECIALTY DESCRIPTION |
| | |
| 02002 | Allergy – Excluding Major Surgery |
| 02083 | Anesthesiology - Other than Pain Management only - Excluding Major Surgery |
| 02022 | Cardiology – No Surgery or Excluding Major Surgery – No Catheterization other |
| | than Swan-Ganz |
| 02037 | Endocrinology – Excluding Major Surgery |
| 02038 | Geriatrics – Excluding Major Surgery |
| 02007 | Gynecology – Excluding Major Surgery |
| 02008 | Hematology – Excluding Major Surgery |
| 02009 | Industrial Medicine – Excluding Major Surgery |
| 02089 | Neoplastic Diseases – Excluding Major Surgery |
| 02042 | Nephrology – Excluding Major Surgery |
| 02049 | Nuclear Medicine – Excluding Major Surgery |
| 02028 | Obstetrics – Excluding Major Surgery |
| 02029 | Obstetrics/Gynecology, No Obstetrical Delivery – Excluding Major Surgery |
| 02043 | Oncology – Excluding Major Surgery |
| 02013 | Orthopedics – Excluding Major Surgery |
| 02065 | Otolaryngology/Otorhinolaryngology - Excluding Major Surgery |
| 02087 | Otology – Excluding Major Surgery |
| 02015 | Pathology – Excluding Major Surgery |
| 02016 | Pediatrics – Excluding Major Surgery |
| 02017 | Preventive Medicine – Excluding Major Surgery |
| 02018 | Proctology – Excluding Major Surgery |
| 02019 | Psychiatry – Excluding Major Surgery |
| 02020 | Public Health – Excluding Major Surgery |
| 02044 | Pulmonary Medicine – Excluding Major Surgery |
| 02069 | Pulmonary Medicine – No Surgery except Bronchoscopy |
| 02053 | Radiology including Deep Radiation – No Surgery |
| 02021 | Rehabilitation/Physiatry – Excluding Major Surgery |
| 02086 | Reproductive Endocrinology – Excluding Major Surgery – No Obstetrical |
| | Delivery |
| 02085 | Rhinology – Excluding Major Surgery |
| 02023 | Urology – Excluding Major Surgery |
| 02068 | Wound Care Physician – Excluding Major Surgery |
| 02099 | Physicians Not Otherwise Classified – Excluding Major Surgery (NOC) |

CLASS 022 Physicians - Surgeons-Specialists

This classification generally applies to specialists hereafter listed who perform minor surgery; who perform extra-hazardous medical techniques as determined by the Association; or who assist in major surgery on their own patients.

| JUA | |
|-------|--|
| CODES | SPECIALTY DESCRIPTION |
| 00000 | |
| 02223 | Cardiology – Including Right Heart or Left Heart Catheterization |
| 02206 | Gastroenterology – Excluding Major Surgery |
| 02221 | General or Family Practice – Excluding Major Surgery |
| 02210 | Internal Medicine – Excluding Major Surgery |
| 02259 | Radiation Oncology – Excluding Major Surgery |
| 02260 | Radiology including interventional radiology - Excluding Major Surgery |
| 02299 | Physicians Not Otherwise Classified (NOC) |

CLASS 025 Physicians - Surgeons-Specialists

This classification generally applies to specialists hereafter listed who perform minor surgery; who perform extra-hazardous medical techniques as determined by the Association; or who assist in major surgery on their own patients.

| JUA CODES | SPECIALTY DESCRIPTION |
|----------------|---|
| 02540 | Infectious Diseases – Excluding Major Surgery |
| 02511 02599 | Neurology – Excluding Major Surgery Physicians Not Otherwise Classified – Excluding Major Surgery (NOC) |

CLASS 030 PHYSICIANS - SURGEONS-SPECIALISTS

This classification generally applies to specialists hereafter listed; and to other specialists who assist in major surgery on other than their own patients; who perform normal obstetrical deliveries; or who perform extra-hazardous medical techniques as determined by the Association.

| ESCRIPTION |
|--|
| ily Practice – Assist in Major Surgery on other than their own |
| orming normal obstetrical deliveries |
| Assist in Major Surgery on other than their own patients |
| ne – Assist in Major Surgery on other than their own patients |
| ecology, Assist in Major Surgery on other than their own patients- |
| lelivery |
| luding Major Surgery |
| ajor Surgery |
| ery |
| Otherwise Classified (NOC) |
| |

^{*}Obstetrical delivery is rated as Class 08029

CLASS 035 Physicians - Surgeons-Specialists

This classification generally applies to Urgent Care physicians and other specialists who work in an urgent care environment more than eight (8) hours per week, physicians who work in a prison environment more than eight (8) hours per week; or to specialists hereafter listed.

| JUA | Christian Drag chapter ou |
|-------|---|
| CODES | SPECIALTY DESCRIPTION |
| 03591 | Laryngology – Including Major Surgery |
| 03590 | Otology – Including Major Surgery |
| 03565 | Otorhinolaryngology or Otolaryngology – Including Major Surgery |
| 03586 | Prison Physicians – Excluding Major Surgery |
| 03570 | Rhinology – Including Major Surgery |
| 03531 | Urgent Care including Emergency Medicine, Fast Track and similar services |
| | Excluding Major Surgery |
| 03599 | Physicians Not Otherwise Classified (NOC) |
| | |

CLASS 050 SURGEONS - SPECIALISTS

This classification generally applies to specialists hereafter listed.

| JUA CODES | SPECIALTY DESCRIPTION |
|--------------|---|
| 05015 | Colon-Rectal Surgery if 75% or more of total surgical practice |
| 05004 | Dermatology – Major Surgery (including such plastic and cosmetic surgery that is consistent with the Dermatology medical specialty) |
| 05007 | Gynecology – Major Surgery |
| 05089 | Reproductive Endocrinology – Major Surgery – No Obstetrical Delivery |
| 05099 | Surgeons Not Otherwise Classified (NOC) |

CLASS 060 SURGEONS-SPECIALISTS

This classification generally applies to specialists hereafter listed.

| JUA Codes | SPECIALTY DESCRIPTION |
|----------------|--|
| 06047 | Colon-Rectal Surgery when 26% or more of the physician's surgical practice is for non colon-rectal surgery |
| 06030 06099 | Plastic Surgery Surgeons Not Otherwise Classified (NOC) |

CLASS 070 SURGEONS - SPECIALISTS

This classification generally applies to specialists hereafter listed.

| JUA | |
|-------|---|
| CODES | SPECIALTY DESCRIPTION |
| | |
| 07089 | Abdominal – Major Surgery |
| 07003 | Cardiac Surgery |
| 07053 | Cardio-Thoracic Surgery |
| 07046 | Cardiovascular Surgery |
| 07048 | Cardio-Vascular-Thoracic Surgery |
| 07088 | Endocrinology – Major Surgery |
| 07087 | Gastroenterology – Major Surgery |
| 07017 | General or Family Practice – Major Surgery |
| 07001 | General Practice – Major Surgery |
| 07043 | General Surgery and Internal Medicine – Major Surgery |
| 07086 | Geriatrics – Major Surgery |
| 07025 | Thoracic Surgery |
| 07084 | Trauma – Major Surgery |
| 07054 | Vascular and Thoracic Surgery |
| 07099 | Surgeons Not Otherwise Classified (NOC) |

CLASS 080 SURGEONS - SPECIALISTS

This classification generally applies to specialists hereafter listed.

| JUA | |
|-------|---|
| CODES | SPECIALTY DESCRIPTION |
| 08001 | General Practice – Major Surgery |
| | , e , |
| 08028 | Obstetrics – Major Surgery |
| 08029 | Obstetrics/Gynecology, Full Range of Procedures |
| 08089 | Perinatology, including C-Sections, Amniocentesis and Episiotomies |
| 08087 | Reproductive Endocrinology – Major Surgery – Including Obstetrical Delivery |
| 08099 | Surgeons Not Otherwise Classified (NOC) |

CLASS 090 SURGEONS - SPECIALISTS

This classification generally applies to specialists hereafter listed.

| JUA Codes | SPECIALTY DESCRIPTION |
|--------------|---|
| 09013 | Orthopedic Surgery |
| 09085 | Peripheral Vascular Surgery |
| 09026 | Vascular Surgery |
| 09099 | Surgeons Not Otherwise Classified (NOC) |

CLASS 100 SURGEONS - SPECIALISTS

This classification generally applies to specialists hereafter listed.

Hospitals

Nursing Homes
Primary Health Centers

80612

80924 80614

| JUA | |
|------------|---|
| CODES | SPECIALTY DESCRIPTION |
| 10011 | Neurosurgery |
| 10099 | Surgeons Not Otherwise Classified (NOC) |
| CLASS 120 | PODIATRISTS - NON-SURGICAL |
| JUA | |
| CODES | SPECIALTY DESCRIPTION |
| 80993 | Podiatry – No Surgery |
| CLASS 130 | PODIATRISTS - SURGICAL |
| JUA | |
| CODES | SPECIALTY DESCRIPTION |
| 80994 | Podiatry - Surgery |
| CLASS 900 | CERTIFIED NURSE MIDWIVES |
| JUA | |
| CODES | SPECIALTY DESCRIPTION |
| 80116 | Certified Nurse Midwife (CNM) |
| ADDITIONAL | SPECIALTY CODES |
| Mcare | |
| CODES | SPECIALTY DESCRIPTION |
| 80402 | Birth Centers |
| 80999 | Corporate/Association/Partnership Liability |
| 00/12 | TT '1 |

MEDICAL PROCEDURES

Medical procedures typically are employed as one of many components of a physician's medical practice. This rule applies to those physicians who limit their medical practice to a single medical procedure. If the medical practice of a physician is solely limited to a medical procedure described herein, the physician shall be classified and rated as follows:

JUA CODES MEDICAL PROCEDURE

| 07099 | Broncho – Esophagology – Major Surgery; Rate as Class 070, Surgeon Not Otherwise |
|-------|--|
| | Classified (NOC) |
| 00699 | Broncho – Esophagology – No Surgery; Rate as Class 006, Physician Not Otherwise |
| | Classified (NOC) |
| 02099 | Cardiology – Angiography; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| 02099 | Cardiology – Arteriography; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| 07099 | Colonoscopy and Resection; Rate as Class 070, Surgeon Not Otherwise Classified (NOC) |
| 02099 | Colonoscopy; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| 02099 | Diskography/Myelography; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| 02099 | Endoscopic Retrograde Cholangiopancreatography; Rate as Class 020, Physician Not |
| | Otherwise Classified (NOC) |
| 00699 | Hypnosis; Rate as Class 006, Physician Not Otherwise Classified (NOC) |
| 07099 | Laparoscopy/Peritoneoscopy; Rate as Class 070, Surgeon Not Otherwise Classified (NOC) |
| 02099 | Lymphagiography/Phlebography; Rate as Class 020, Physician Not Otherwise Classified |
| | (NOC) |
| 02099 | Manipulator - Minor Surgery; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| 02099 | Pneumatic or Mechanical Esophageal Dilatation; Rate as Class 020, Physician Not |
| | Otherwise Classified (NOC) |
| 01099 | Pneumoencephalography; Rate as Class 010, Physician Not Otherwise Classified (NOC) |
| 02099 | Radiopaque Dye Injection; Rate as Class 020, Physician Not Otherwise Classified (NOC) |
| | |

If the physician's medical practice is not solely limited to a medical procedure described herein, the medical specialty of the physician shall be used to determine the applicable rate classification. If the physician's medical practice includes multiple medical specialties, the highest rated classification shall be used.

For Example:

Laparoscopy/Peritoneoscopy are medical procedures which are performed by practitioners of several medical specialties. The rating classification of physicians performing these procedures shall correspond with that of the physician's medical specialty:

Colon-Rectal Surgery – Shall be rated as either Class 050 or 060
Gastroenterology – Shall be rated as Class 070
General Surgery – Shall be rated as Class 070

Obstetrics/Gynecology – Shall be rated As Class 080

(Performing the Full Range of Procedures)

Obstetrics/Gynecology – Shall be rated as Class 030

(Who Assist in Major Surgery on Other Than Their Own Patients)

Surgeons – Gynecology – Shall be rated as Class 050