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)

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.

JUA CODES	SPECIALTY DESCRIPTION
00737	Endocrinology – No Surgery
00758	Hematology/Oncology – No Surgery
00786	Neoplastic Diseases – No Surgery
00741	Nephrology – No Surgery
00743	Oncology – No Surgery
00715	Pathology – No Surgery
00799	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	Radiology excluding Deep Radiation – No Surgery
01299	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	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
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	Neurology – Excluding Major Surgery
02599	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.

JUA CODES	SPECIALTY DESCRIPTION
03017	General or Family Practice – Assist in Major Surgery on other than their own patients or performing normal obstetrical deliveries
03007*	Gynecology – Assist in Major Surgery on other than their own patients
03010	Internal Medicine – Assist in Major Surgery on other than their own patients
03029	Obstetrics/Gynecology, Assist in Major Surgery on other than their own patients-No obstetrical delivery
03043	Oncology – Including Major Surgery
03018	Proctology – Major Surgery
03045	Urological Surgery
03099	Surgeons Not 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 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	Plastic Surgery
06099	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
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.

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
80612	Hospitals
80924	Nursing Homes
80614	Primary Health Centers

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 (Performing the Full Range of Procedures)	–	Shall be rated as Class 080
Obstetrics/Gynecology (Who Assist in Major Surgery on Other Than Their Own Patients)	–	Shall be rated as Class 030
Surgeons – Gynecology	–	Shall be rated as Class 050