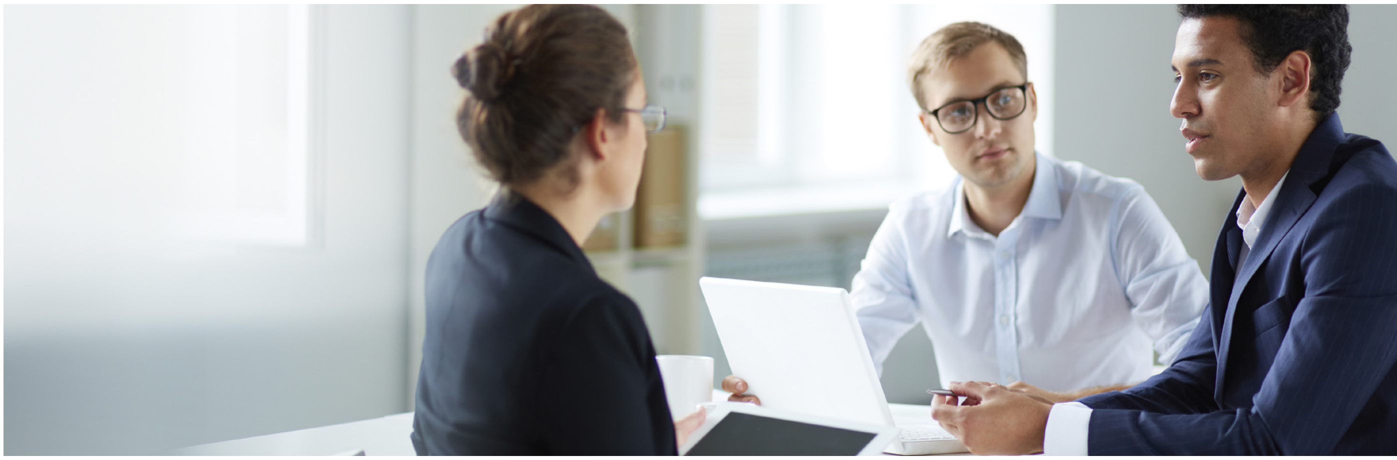


Retirement plan changes

A message from your employer

The Connolly iHealth 401(k) retirement plan will be moving from Wells Fargo to Empower Retirement effective January 4, 2016, and will be called the Cotiviti 401(k) Plan.

Empower Retirement is the combination of three organizations — Great-West Financial Retirement Plan Services, Great-West Financial© and Putnam Retirement. As one company, Empower is creating enhanced retirement solutions beyond what each firm did individually. Empower is helping more than 7 million* people just like you save for retirement.

*Total participant accounts on the Empower Administrative System (EAS), as of June 30, 2015.

As part of the move, we're introducing these great new plan features

- Streamlined investment offerings, with lower-cost funds
- Straightforward, transparent administrative costs for employees
- 100% immediate vesting for active employees
- Annual auto increase to help you stay on track with your savings
- A new website featuring an enhanced online tool that estimates your monthly income in retirement, including healthcare expenses
- A phone number that includes more automated options to help you get to the right place more quickly

Together with Empower, we're helping you shape your future into the one you want.

Cotiviti

EMPOWER RETIREMENT™

What's ahead

Investment Changes

The addition of new investment options

In order to expand the investment options available to you, the existing funds will be transferred to these funds:

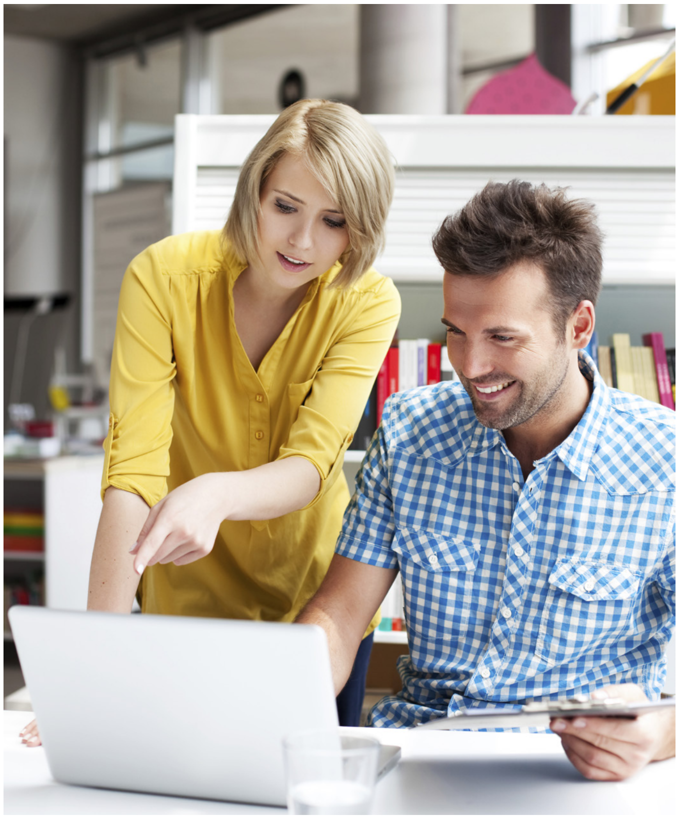
- Wells Fargo Stable Value C
- JHancock Disiplined Value R6 (JDVWX)
- Vanguard Institutional Index I (VINIX)
- MainStay Large Cap Growth R6 (MLRSX)
- Vanguard Mid Cap Index Adm (VIMAX)
- Vanguard Small Cap Index I (VSCIX)
- Ivy International Core Equity R6 (IINCX)
- Vanguard Target Date

You will be able to invest in any of these funds once the new plan goes live the week of January 17, 2016 (see a list of how all of the funds will transfer on page 4).

What you should know

Transition

Your investments, elections, contributions and any loan or distribution arrangements will automatically transfer effective January 4, 2016.



Blackout Period

In order to allow for a smooth transfer of the plan's administrative records to Empower, the following restrictions apply:

- Last day to send a paper transaction request to Wells Fargo is December 16, 2015.
- Last day to submit loan or distribution request to Wells Fargo electronically is December 18, 2015.
- Last day to access your Wells Fargo account on the participant website is at 4 p.m. Eastern time on December 24, 2015.
- You will have access to your new plan the week of January 17, 2016.

During the blackout period, your funds remain invested and will continue to gain and/or lose value depending on market conditions. On January 4, 2016, your existing funds will transfer to the plan's new funds (see details on next page). In addition, your contributions will continue during the blackout period. When the blackout period ends, you will once again have full access to your plan account. For more information, see the Important Notice at the end of this guide.

A special note to colleagues not actively employed by Cotiviti, formally known as Connolly iHealth

You are receiving this announcement because you have a balance in the Connolly iHealth 401(k) Plan. Even though you are not actively contributing to the plan, you can still take advantage of other benefits the plan offers.

How existing investments will be transferred to the new plan

As part of the move to Empower, your account investments will transfer as shown below. If you would like your account to transfer differently, you should change your investment elections by contacting Wells Fargo by December 24, 2015. If you are an active employee and want your account to transfer differently, remember to change your elections for both your current balance and your future contributions. You also can make changes after the transition is complete.

Asset class	Balances in these funds	Ticker	Automatically will transfer to	Ticker	Asset class
Cash Alternatives					
Stable Value	Wells Fargo Stable Value N	N/A	Wells Fargo Stable Value C	N/A	Stable Value
Bonds					
Intermediate-Term Bond	Dodge & Cox Income	DODIX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
Stocks					
Large Value	Invesco Growth and Income R	ACGLX	JHancock Disciplined Value R6	JDVWX	Large Value
Large Blend	Wells Fargo/Blackrock S&P 500 N	N/A	Vanguard Institutional Index I	VINIX	Large Blend
Large Growth	MainStay Large Cap Growth R1	MLRRX	MainStay large Cap Growth R6	MLRSX	Large Growth
Mid-Cap Value	Artisan Mid Cap Value Institutional	APHQX	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Mid-Cap Growth	Baird MidCap Inv	BMDSX	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Small Blend	Vanguard Small Cap Index Adm	VSMAX	Vanguard Small Cap Index I	VSCIX	Small Blend
Foreign Large Blend	Ivy International Core Equity Y	IVVYX	Ivy International Core Equity R6	IINCX	Foreign Large Blend
Diversified Emerging Markets	Laudus Mondrian Emerging Markets Instl	LEMNX	Laudus Mondrian Emerging Markets Instl	LEMNX	Diversified Emerging Markets
Target Date Funds					
Diversified Emerging Markets	Acadian Emerging Markets Instl	AEMGX	*Vanguard Target Date	N/A	Target Date Fund
Foreign Large Blend	Harbor International Institutional	HAINX	*Vanguard Target Date	N/A	Target Date Fund
High Yield Bond	PIMCO High Yield Instl	PHIYX	*Vanguard Target Date	N/A	Target Date Fund
Inflation-Protected Bond	PIMCO Real Return Instl	PRRIX	*Vanguard Target Date	N/A	Target Date Fund
Real Estate	T. Rowe Price Real Estate	TRREX	*Vanguard Target Date	N/A	Target Date Fund
Small Growth	Wells Fargo/Multi-Manager Sm Cap CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund

Continued on next page

Asset class	Balances in these funds	Ticker	Automatically will transfer to	Ticker	Asset class
Target Date Funds (continued)					
Intermediate-Term Bond	Wells Fargo Core Bond CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
World Bond	Wells Fargo International Bond CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Large Growth	Wells Fargo Large Cap Growth CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Stable Value	Wells Fargo Stable Return Fund AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Large Value	Wells Fargo/MFS Value CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Foreign Large Growth	WF/Causeway International Value CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Intermediate-Term Bond	WF/Dodge & Cox Intermediate Bond CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Large Value	WF/T Rowe Price Inst Eq Inc Mgd CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund
Large Growth	WF/T Rowe Price Inst LCG Mgd CIT AT	N/A	*Vanguard Target Date	N/A	Target Date Fund

*All balances will be liquidated and the proceeds will be invested in the Putnam Money Market fund. After receipt and reconciliation of the records from the provider (the end of the blackout period), participant accounts and future allocations will be updated into the Vanguard Target Retirement fund as outlined below.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.

Important dates and contact information

December 16, 2015

Deadline for account changes

- Last day to send paper transaction requests to Wells Fargo

Contact Wells Fargo at 800-377-9188 or www.wellsfargo.com

December 18, 2015

Deadline for account changes

- Last day to submit loan or distribution request electronically

Contact Wells Fargo at 800-377-9188 or www.wellsfargo.com

December 24, 2015

Deadline for account changes

- 4 p.m. on December 24, 2015 is the deadline for processing any activity on the participant website.

Contact Wells Fargo at 800-377-9188 or www.wellsfargo.com

Here's what happens next

The move to Empower is designed to be as smooth and easy as possible for you. You do not need to do anything now unless you want to make changes to your account prior to the blackout period. Once the transfer is complete, you will receive a Welcome Guide with more information about Empower's services and your plan options.

December 24, 2015

Blackout period begins

- No access to your account during the blackout period
- Please see Important Notice for more information
- Contributions will continue during blackout period

During the week of January 17, 2016

Blackout period ends

- Full access to your retirement account online and by phone
- Ability to make requests and changes

Contact Empower at:

888-411-4015 **www.empower-retirement.com/participant**

877-521-9814 TTY phone number for those with a hearing impairment

Important notice concerning your rights in the Connolly iHealth 401(k) Plan

November 16, 2015

This notice is to inform you that your account in the Connolly iHealth 401(k) Plan will transfer to Empower Retirement effective January 4, 2016.

As a result of this change, temporarily you will be unable to check your account balance, transfer or diversify your investments in your Connolly iHealth 401(k) Plan account, or obtain a loan, withdrawal or distribution. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The partial blackout period begins at 4 p.m. Eastern time December 16, 2015. The full blackout begins at 4 p.m. Eastern time on December 24, 2015. Both blackout periods end the week of January 17, 2016. During this time, you will not have access to your retirement account.

Before the blackout period begins, it is important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To access your plan account before the blackout period begins, or if you have questions concerning this notice, contact Wells Fargo at 800-377-9188 or access www.wellsfargo.com.

Once the blackout period ends, Empower will notify you, and you will have full access to your plan account. If you have any questions regarding the transition please contact Empower at 888-411-4015 or www.empower-retirement.com/participant.

Disclosures

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or plan website. Read them carefully before investing.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

IMPORTANT: The projections, or other information generated by the Empower Participant Experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

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