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SECRETARY OF STATE
STATE OF IDAHOARTICLES OF INCORPORATION
OF
COMBINEDCARE, INC.

The undersigned, acting as the incorporator of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

ARTICLE I

The name of the corporation is COMBINEDCARE, INC.

ARTICLE II

The period of its duration is perpetual.

ARTICLE III

The exclusive purpose or purposes for which the corporation is organized is the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporations Act including and more particularly the insurance business and business activities reasonably and necessarily incidental to such insurance business.

ARTICLE IV

The aggregate number of shares which the corporation shall have authority to issue is 25,000 Shares at \$1.00 par value.

ARTICLE V

There is no provision denying or affecting a shareholder's preemptive rights.

ARTICLE VI

The address of the initial registered office of the corporation is 2404 Bank Drive, Boise, Idaho 83705, and the name of the initial registered agent at such address is Joe Rotta.

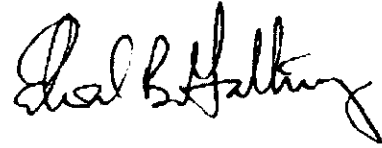
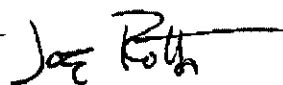
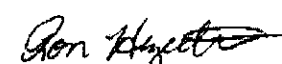
ARTICLE VII

The mailing address of the corporation shall be 2404 Bank Drive, Boise, Idaho 83705.

ARTICLE VIII

The number of directors constituting the initial Board of Directors of the corporation is four (4) and the names of the persons who are to serve as a director until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

Joe Rotta
Ron Hazeltime
Edward B. Galmey
Ryan A. Moore



ARTICLE IX

The name and address of the incorporator are Joe Rotta 2404 Bank Drive Boise, Idaho 83705.

Date this 3rd day of March 1999

IDAHO SECRETARY OF STATE

06/04/1999 09:00
CK: 1544 CT: 116369 BH: 222573

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