

Specimen Common Stock Certificate

072603

CHC

COMMON STOCK

THIS CERTIFICATE IS TRANSFERABLE IN
NEW YORK, N.Y. AND RIDGEFIELD PARK, N.J.

COVENTRY
HEALTH CARE, INC.

INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE

COMMON STOCK

CUSIP 222862 10 4

THIS CERTIFIES THAT

Specimen

IS THE OWNER OF

FULLY PAID AND NON-ASSESSABLE SHARES OF THE COMMON STOCK, PAR VALUE OF ONE CENT (\$.01) EACH OF

Coventry Health Care, Inc. transferable on the books of the Company by the holder hereof in person or
by authorized attorney upon surrender of this certificate properly endorsed.
This certificate is not valid until countersigned and registered by the Transfer Agent and Registrar.
Witness the facsimile seal of the Company and the facsimile signatures of its duly authorized officers.
Dated:

Shirley C. Smith

SECRETARY

Coventry Health Care, Inc.

CORPORATE SEAL

1997

DELAWARE

Allen F. Wise

PRESIDENT AND CHIEF EXECUTIVE OFFICER

SEE REVERSE FOR
CERTAIN DEFINITIONS

COUNTERSIGNED AND REGISTERED
BY
MELLON INVESTOR SERVICES LLC
TRANSFER AGENT AND REGISTRAR

AUTHORIZED SIGNATURE

AMERICAN BANK NOTE COMPANY

COVENTRY HEALTH CARE, INC.

The following abbreviations, when used in the inscription on the face of this certificate, shall be construed as though they were written out in full according to applicable laws or regulations:

UNIF GIFT MIN ACT— Custodian (Minor)
under Uniform Gifts to Minors
Act for (State)

Additional abbreviations may also be used though not in the above list.

For Value Received, _____ hereby sell, assign and transfer unto

PLEASE INSERT SOCIAL SECURITY OR OTHER
IDENTIFYING NUMBER OF ASSIGNEE

(PLEASE PRINT OR TYPEWRITE NAME AND ADDRESS, INCLUDING ZIP CODE, OF ASSIGNEE)

of the capital stock represented by the within Certificate, and do hereby irrevocably constitute and appoint _____ Shares
to transfer the said stock on the books of the within named Company with full power of substitution in the premises. _____ Attorney

Dated _____

NOTICE: THE SIGNATURE TO THIS ASSIGNMENT MUST CORRESPOND WITH THE NAME AS WRITTEN UPON THE FACE OF THE CERTIFICATE IN EVERY PARTICULAR, WITHOUT ALTERATION OR ENLARGEMENT OR ANY CHANGE WHATEVER.

SIGNATURE(S) GUARANTEED:

THE SIGNATURE(S) SHOULD BE GUARANTEED BY AN ELIGIBLE GUARANTOR INSTITUTION (BANKS, STOCKBROKERS, SAVINGS AND LOAN ASSOCIATIONS AND CREDIT UNIONS WITH MEMBERSHIP IN AN APPROVED SIGNATURE GUARANTEE MEDALION PROGRAM), PURSUANT TO S.E.C. RULE 17Ad-15.

Specimen

KEEP THIS CERTIFICATE IN A SAFE PLACE. IF IT IS LOST, STOLEN, MUTILATED OR DESTROYED, THE CORPORATION WILL REQUIRE A BOND OF INDEMNITY AS A CONDITION TO THE ISSUANCE OF A REPLACEMENT CERTIFICATE.

[illegible]