

Mr. Novack is currently the President and General Manager of the MidSouth Market for CIGNA Healthcare. In this capacity he is directly responsible for growth and profitability across a six state market (GA/AL/TN/MS/AR/KY) with operations based out of the three main sales offices in Atlanta, Nashville and Memphis. The job is directly responsible for producing a P&L and growth results commensurate with the regional business plan as well maintaining and presenting a coordinated effort to the market across all segments and products by managing across departmental lines through a matrix oriented organizational structure.

Mr. Novack took over this position in 2010 after running the Georgia/Alabama market from late 2008 until June of 2010. In that capacity he had similar responsibilities and during this time period produced earnings and customer growth far in excess of the business plan. He is also the past President of the Georgia Association of Health Plans and served on the Executive Committee for the Governor's Healthcare Advisory Board in Georgia.

Immediately prior to this position Mr. Novack was the owner and founder of Sports A Rama Roswell and SAR Franchising Systems- small businesses located in Roswell, GA. Sports A Rama is an indoor sports training facility for youth sports and pro athletes. The business was founded in 2006 and continues to be open today serving youth and professional athletes at its Marietta, GA facility and at outdoor camps and local high schools using the Speed Tracs programs. During it's first year of operation with two functional facilities the business generated over \$1 million in revenue. As a result of its popularity and based on inquiries from other "like business operations" Mr. Novack and his partner funded a franchising operation to take advantage of the market for such facilities.

Mr. Novack currently serves as a Director of Georgia Commerce Bank as well as Georgia Commerce Bancshares, Inc. This is an Atlanta based community bank that he helped launch in 2003 with seven other individuals and which has gone thru three full rounds of capital funding. The bank has grown from it's inception organically and by acquisition to it's current size of almost \$685 million with seven branches. The bank has been cumulatively profitable since its second year of operation and has been profitable every quarter and every year since that time. In 2010 the bank was the first in Georgia to repay TARP funds and was also one of the first community banks to establish a Line Of Credit with the Federal Reserve. As a Founder and Director he serves on the Bank's Asset Management and Audit Committees.

In 2005 Rich retired from Wellpoint where was General Manager of Special Accounts/Public Entities at Blue Cross and Blue Shield of Georgia, and President of Greater Georgia Life- two separate divisions of WellPoint, Inc. In this capacity, Mr. Novack had total accountability and responsibility for the results of his business operations which had revenues of over \$1.3 billion serving over 1.8 million members with

almost 400 associates in his reporting structure. The General Manager position at Wellpoint had direct accountability for every aspect of the business.

Prior to this position, yet still with Blue Cross and Blue Shield of Georgia, Mr. Novack was Vice President for Underwriting and Marketing. In this capacity, he was responsible for meeting pre-defined revenue, growth and persistency goals. In the marketing capacity, he was responsible for Advertising and Promotion, Product Management, Market Research, Pres-sale and the Sales Training functions.

Before coming to Blue Cross and Blue Shield of Georgia, Mr. Novack was Senior Group Underwriter at the Prudential's Southern Group Operations where he helped to start that region in 1987. Major areas of responsibility included underwriting all group insurance products, market planning, large account sales support, agent/broker relations and operational improvement planning across six southeastern states. Prior to moving to Atlanta in 1987 he was employed as a Dividend Analyst in the company's Central Atlantic Group Operations located in Horsham, PA. This position was responsible for the financial accounting and auditing of insurance policies for all size groups.

A native of Abington, Pennsylvania, Mr. Novack has Bachelor of Science degrees in Finance and Business Economics from the University of South Carolina. He has also earned a Master of Science degree in Strategic Management from Georgia State University where he was inducted to the Beta Gamma Sigma National Honor Society. Mr. Novack is a Fellow of the Life Management Institute, Chartered Life Underwriter, 2000 Georgia Health Underwriters President's Award recipient and 1994 Blue Cross Blue Shield of Georgia President's Award winner.

In the community, Mr. Novack was a six-year Board Member for Big Brothers/Big Sisters, a three term President of the Roswell Youth Baseball Association as well as a Director and founder of Georgia Commerce Bank in Atlanta, GA. He lives in Roswell, Georgia with his wife Christine, and children Martez, Nelson and Alexis.