

J32730

ARTICLES OF MERGER
Merger Sheet

MERGING:

4000002379154--0

PCA MILITARY PROGRAMS, INC., a Florida corporation P94000047314
CENTURY VISION OPTICAL INC., a Florida corporation M10869
ASSOCIATION EMPLOYERS MGA, INC., a Florida corporation J32730

into

PHYSICIAN CORPORATION OF AMERICA, a Delaware corporation P35973

File date: December 11, 1997 , effective December 31, 1997

Corporate Specialist: Annette Hogan

corapmer