



The Cleveland-Cliffs Iron Company
Subsidiary of Cleveland-Cliffs, Inc.

**LETTER OF UNDERSTANDING REGARDING
ACCESS TO CENTERS OF EXCELLENCE
UNDER THE OPTIONAL MANAGED CARE PROGRAM**

January 30, 2002

Mr. David A. Foster
Director, District 11
United Steelworkers of America
2829 University Avenue SE
Suite 100
Minneapolis, MN 55414

Dear Mr. Foster:

This is to confirm our understanding that although the Mayo Clinic in Rochester, Minnesota does not participate in the United Healthcare *Options PPO*, participants enrolled in the optional managed care program will continue to have access to centers of excellence in accordance with the negotiated Managed Health Care protocols.

In addition, participants enrolled in the optional managed care program will have access to enhanced transplant services through United Resource Networks and its national network of medical centers.

Managed care participants may elect to utilize "Centers of Excellence" for medical services or procedures that are difficult, costly or specialized and where such treatment would be likely to reduce costs or improve the outcome. Centers of Excellence are health care institutions that have gained professional recognition through specialized clinical expertise and equipment acquisitions, and are able to provide major resource-intensive procedures in a more effective and efficient manner that may be possible elsewhere in the region.

Coverage for medical services received at a Center of Excellence may vary depending on whether or not prior authorization has been obtained and whether the Center of Excellence is a participating provider in the United Healthcare Options PPO network.

Coverage for medical services at a Center of Excellence which is a participating provider in the United Healthcare Options PPO network will be provided at the in-network benefit level. If prior authorization is obtained or a denial is successfully appealed, transportation for the participant and a family member to the Center of Excellence will also be paid for, including lodging for the family member.

If prior authorization is not obtained for travel to a Center of Excellence which is a participating provider in the United Healthcare Options PPO or the appeal regarding the status of the travel is denied, coverage will still be provided at the in-network benefit level, but transportation expenses will not be covered.

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Coverage for medical services at a Center of Excellence which is not a participating provider in the United Healthcare Options PPO network will be provided at the lower out-of-network benefit level and travel expenses will not be covered, unless the participant is referred to the Center of Excellence by their in-network physician or a network specialist in which case in-network benefits and travel expenses are provided.

Authorization of transportation to a Center of Excellence and the determination that a provider is a Center of Excellence, as described above, will be made on a case by case basis after consultation with the participant or family, physician(s) and United Healthcare. In the event of a dispute over whether a facility is a "Center of Excellence," the matter will be referred to representatives of the Company and Union for resolution.

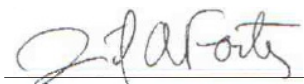
Examples of such Center of Excellence are attached, however these are only examples. Participants should consult with their physician and United Healthcare for other hospitals and specialties.

Very truly yours,



Randy L. Kummer
Senior Vice President-Human Resources
The Cleveland-Cliffs Iron Company
As Managing Agent For
Tilden Mining Company, L.C. and
Empire Iron Mining Partnership

Confirmed:



David A. Foster
United Steelworkers of America

2-24-03

Date

Attachment A Centers of Excellence

Note: The following is a partial list of Centers of Excellence and is only for illustrative purposes. Participants should consult with their physician and United Healthcare for other hospitals and specialties.

Cancer

University of Chicago Hospital
Johns Hopkins Hospital, Baltimore
Cleveland Clinic
William Beaumont Hospital, Royal Oak, Michigan

Digestive Disorders

Johns Hopkins Hospital, Baltimore
Cleveland Clinic
University of Chicago Hospital
William Beaumont Hospital, Royal Oak, Michigan

Ear, Nose & Throat

Johns Hopkins Hospital, Baltimore
University of Iowa Hospitals and Clinics, Iowa City
Henry Ford Hospital, Detroit
Cleveland Clinic

Eyes

Johns Hopkins Hospital (Wilmer Eye Institute), Baltimore
University of Iowa Hospitals and Clinics, Iowa City
Cleveland Clinic
University of Illinois Hospitals and Clinics, Chicago

Gynecology

Johns Hopkins Hospital, Baltimore
Cleveland Clinic
Northwestern Memorial Hospital, Chicago
William Beaumont Hospital, Royal Oak, Michigan

Heart and Heart Surgery

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
Henry Ford Hospital, Detroit
William Beaumont Hospital, Royal Oak, Michigan

Kidney Disease

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
University of Chicago Hospitals
Henry Ford Hospital, Detroit

Neurology and Neurosurgery

Johns Hopkins Hospital, Baltimore
Cleveland Clinic
Henry Ford Hospital, Detroit
University of Chicago Hospitals

Orthopedics

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
University of Iowa Hospitals and Clinics, Iowa City
University of Chicago Hospitals
Henry Ford Hospital, Detroit

Pediatrics

Johns Hopkins Hospital, Baltimore
Children's Hospital of Pittsburgh
University Hospitals of Cleveland (Rainbow Babies & Children's Hospital)
Children's Memorial Hospital, Chicago

Respiratory Disorders

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
University of Chicago Hospitals
Henry Ford Hospital, Detroit

Rheumatology

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
University of Chicago Hospitals
University of Iowa Hospitals and Clinics, Iowa City

Urology

Cleveland Clinic
Johns Hopkins Hospital, Baltimore
Henry Ford Hospital, Detroit
University of Chicago Hospitals