

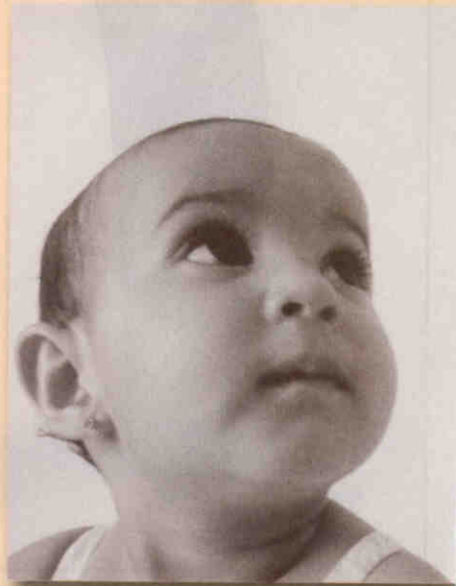
PacifiCare®

PacifiCare – Your partner in good health

For more than 25 years, PacifiCare, one of the nation's largest consumer health organizations, has been making people's lives healthier and more secure with a variety of consumer-driven healthcare and life insurance products. Individuals, employers and Medicare beneficiaries can choose from a full range of healthcare coverage with pricing to suit everyone.

As one of only four Fortune 500 companies where women hold more than 40 percent of the corporate officer positions, PacifiCare recognizes women as key healthcare consumers. PacifiCare's Women's Health Solutions is a collection of more than 30 programs and services designed with the needs of women and their families in mind.

A recognized industry leader in innovation and quality, PacifiCare strives to develop creative, consumer-driven products and services for its approximately 3 million health plan members and 9 million specialty plan members.



Caring is good. Doing something is better.

"Managing healthcare costs and employee productivity ultimately depends upon consumer behavior," says **Lorry Bottrill**, Vice President of Operations for PacifiCare's Desert Region.

"PacifiCare was one of the first health plans to introduce a new program that provide customers with tools to make better health decisions as well as a rewards system for those who take proactive steps to improve their health."

HealthCredits is an innovative, online point-tracking program that employers can utilize to motivate their employees to participate in PacifiCare's VirtualHealthClub, as well as various health improvement programs. Members can accumulate credits to enter quarterly reward drawings for prizes such as treadmills or mountain bikes, or redeem credits for discounts on various health-related items. Employers may also opt to offer additional incentives, such as enhanced benefits, lower health insurance premiums, or lower co-payments.

PacifiCare demonstrates their commitment to quality with the award-winning QUALITY INDEX®, a public report on medical group and hospital performance in the areas of clinical and service quality. Many of PacifiCare's programs have received an "Excellent" accreditation by the National Committee for Quality Assurance (NCQA), an independent agency that measures the quality of America's health care.

PacifiCare strongly believes in caring for its members and the communities they serve. In 1991, the company established the PacifiCare Foundation, a nonprofit organization devoted to charitable and educational causes. To date, the Foundation has donated more than \$17 million to a variety of organizations.

PacifiCare's innovation and commitment to excellence has been recognized by organizations such as *Fortune* magazine and the Foundation for Accountability, and by 100,000 health consumers in an online survey conducted by Harris Interactive Onsite.



Lorry Bottrill

Health solutions for women

What is the No. 1 killer of American women? If you said breast cancer, think again. One in two women die of heart disease each year, while thousands more are disabled for life.

So why are fewer than 20 percent of us aware of the danger? This is just one of many issues Pacificare is addressing with Women's Health Solutions, a collection of 38 clinical, service and savings programs for women.

"Women are entrusted to take care of everyone's health," says **Wendy Kuran**, Vice President of Women's Health Solutions. "With women making 75 to 85 percent of all healthcare decisions, Pacificare realized we needed to take the broad view." The goal, says Kuran, is to provide more comprehensive, convenient and affordable health solutions for women and the people they care about.

Women's Health Solutions offers programs for every stage of life. From pregnancy to menopause, parenting adolescents to caring for parents, women can access an array of educational and community resources - all as part of their PacifiCare membership



Wendy Kuran

Because women seek convenience, the provider directory identifies doctors who are willing to work by e-mail or who offer after-hours care and same day appointments. Extended customer service hours allow more flexibility in getting questions answered.

Women's Health Solutions makes health care more affordable, with discounts of 20 percent to 50 percent on complementary/alternative therapies, OTC drugs, vision/hearing services and a range of home health, child safety and other products. Because the doctors of Luminari - Oprah's "dream team" of women's health experts - chose PacifiCare as their health-plan partner, members can purchase books by Luminari authors at discounted rates.

To help empower women, Pacificare is sponsoring the American Heart Association's "Go Red for Women" campaign to increase awareness of heart disease. "PacifiCare is very passionate about this cause," says Kuran. "We want women to know how to protect themselves and reduce their risk factors."

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