

UNICARE_{exchange}



Introducing UNICARE Commercial Accounts

UNICARE recently streamlined our organization by consolidating our three national business units: Special Accounts, which now serves groups with 2,000 or more employees; Major Accounts, which now serves groups with 250-2,000 employees; and Key Accounts, which serves groups with 50-250 employees.

This new organization, called UNICARE Commercial Accounts, is a highly-focused group that centers every function and effort on better serving our customers. We now can pool our resources, knowledge and expertise to bring you the best products and services in the business and adapt to your changing needs.

Please see the back cover of this UNICAREExchange for an interview with the new Senior Vice President of Commercial Accounts, Jim Ebbitt.

UNICARE's Network 2000 Initiative On Track

As many of you know, Network 2000 is UNICARE's initiative to consolidate our network offerings, streamline our operations and better serve our customers. We are happy to report that things have been progressing on schedule since the Network 2000 kick-off earlier this year.

This spring, after weeks of hard work, we finalized the list of networks offered through our UNICARE Classic PPO. UNICARE Account Managers are now meeting with customers across the country to explain the new network configuration and present relevant information such as network profiles, GeoAccess matching reports and savings reports.

Through Network 2000, our UNICARE Classic PPO offers access to six UNICARE Classic owned networks, one national affiliate network and several regional affiliate networks. This network architecture allows UNICARE to gain substantial control over the quality, savings and satisfaction our UNICARE Classic PPO delivers.

"Consolidating our network offerings means more consistent network management, claims processing and customer service," says Jill Baker, product executive. "Maintaining fewer networks on our system significantly improves our ability to provide clients with up-to-date data. The end result is greater efficiency for us, and better service for our clients and members."

In comparison to UNICARE's past affiliate relationships, Network 2000 is vastly streamlined. Network 2000 is designed to provide our customers with the same or better discounts and minimal disruption. For some customers, the Network 2000 initiative will necessitate a change in network, though very little change in the level of provider access and choice.

The Network 2000 initiative is on schedule with the help and cooperation of customers, many of whom share our desire for seamless access and consistent performance nationwide. UNICARE clients will be moved into the new networks on their renewal date, beginning on January 1, 2000. If you have any questions about Network 2000, please contact your Account Manager or local Sales Representative.

The **NEW**

ONLINE PROVIDER DIRECTORY



Now your employees can find local doctors, hospitals, dentists and pharmacies that participate in UNICARE's networks through an online Provider Finder at www.unicare.com.

"Unicare.com is designed to be intuitive and easy-to-use for novice and experienced web users alike," says Mitch Spector, WellPoint's webmaster in California, who helped design the web site.

When members get to the web site, they simply click on the "Provider Finder" button. To find a physician, members select their network from the physician network list and enter criteria such as a doctor's name, zip code, specialty and/or foreign language. Clicking the SEARCH button generates a list of doctors who match the criteria along with the doctors' addresses, phone numbers and specialties.

To find a hospital, the member chooses their network from the hospital network list and enters either the hospital name or a zip code. Again,

clicking the SEARCH button generates information about network hospitals. The search for dentists and pharmacies is just as simple.

Users of the Provider Finder can easily navigate among the search screens to change their search criteria and try different variables. The Provider Finder also includes definitions of medical specialties, and when members need help using the Provider Finder, they can check the "Frequently Asked Questions" section of the site.

"Members should still verify that a provider participates in the chosen network by contacting the provider directly or by calling the UNICARE customer service number on their ID card," says Mitch.

Currently, visitors to the Provider Finder will find most of UNICARE's PPO networks available. New UNICARE-developed networks, as well as new affiliate networks, will be added to the web site in the coming months.



Our Own *Horn*

UNICARE's parent company, WellPoint Health Networks Inc., had been getting a lot of positive attention lately. (For your information, UNICARE Life & Health Insurance Co. represents WellPoint's business outside of the state of California.)

As we told you in the last issue of UNICAREExchange, WellPoint was named the most admired health care company in the country by *Fortune* magazine on March 1, 1999. Here are some more accolades we've received:

Worth Magazine Names WellPoint CEO as "One of the Best"

In its May 1999 issue, *Worth* magazine ranked WellPoint Health Networks Inc.'s CEO Leonard Schaeffer as one of the best 50 CEOs in the country. According to the magazine, the 50 CEOs chosen are those who "shine for what they have accomplished to date" and who, *Worth* believes, "stand the best chance of excelling well into the future."

The editors at *Worth* first asked Wall Street's top analysts for nominations, and then looked at the performance of each CEO within the context of his or her industry, the executive's ongoing commitment to the business,

and the company's short-term and long-term prospects and overall behavior as a socially responsible organization.

And We Appear on More Lists...

- The Fortune 500 ranking lists WellPoint as the 256th largest company in the U.S., up from 272 in 1997. *Fortune* also ranked WellPoint 22nd out of the 500 companies in terms of appreciation in stock price and total return to investors.
- *Forbes* magazine listed WellPoint as 347 on its April '99 super rank of 700 companies based on performance in sales, assets, profits, and market value.
- WellPoint ranked 28th on *Barron's* March '99 list of 500 companies that have strong stock price performance and solid, well-run operations, well ahead of any other company in our industry.

As of June 9, 1999, WellPoint stock is included in the Standard & Poor's 500 Index. Our strong financial performance only means that UNICARE has the resources and financial strength to continually improve our products and services and better serve our customers!

SPOTLIGHT

ON NETWORK PRODUCTS

Our

NATIONWIDE

NETWORK

UNICARE has achieved a real balance in its networks: Broad access networks – enough of them to cover virtually the entire country - that are either wholly owned or affiliated.

Working with a small number of affiliate networks – each chosen for their access, quality and discounts – gives UNICARE substantial control over our network partners. And chances are, your employees will have access to a network no matter where they live.

On the map below, you will notice the following network categories:

Owned Networks

We will offer “owned” networks, which are our UNICARE owned and operated networks, in ten states and the District of Columbia: CA, DC, GA, IL, MA, MD, NH, OH, RI, TX and VT.

National Affiliate

We will offer our national affiliate network, CCN, in 10 states: AL, AZ, FL, LA, NM, NC, OR, SC, UT and WA. CCN will also be offered as a secondary network in KY. We will offer approved “secondary networks” in certain states if a client has a poor GeoAccess match and/or significant disruption with our owned, national or regional offerings.

Regional Affiliates

We will offer independent, regional affiliate networks in 22 states: AR, CO, CT, HI, IN, IA, KS, KY, ME, MI, MN, MS, MO, NE, NV, NJ, NY, OK, PA, TN, VA and WI.

No Networks

There are currently eight states where we do not offer a network: AK, DE, ID, MT, ND, SD, WV and WY. Although we offer no networks in these states, some members in DE, MT, ND, SD and WV will have limited access to networks offered in neighboring states.

Besides broad access, the UNICARE Classic PPO also delivers the following features to our customers and members:

Quality Providers

Our owned networks include physicians from a wide range of clinical specialties. Each must have an active staff membership in a network hospital and meet high standards of education, training and licensing. We review physicians' Medicare/Medicaid eligibility, history of malpractice, criminal record and disciplinary action before accepting them into our network. Recredentialing takes place every two years.

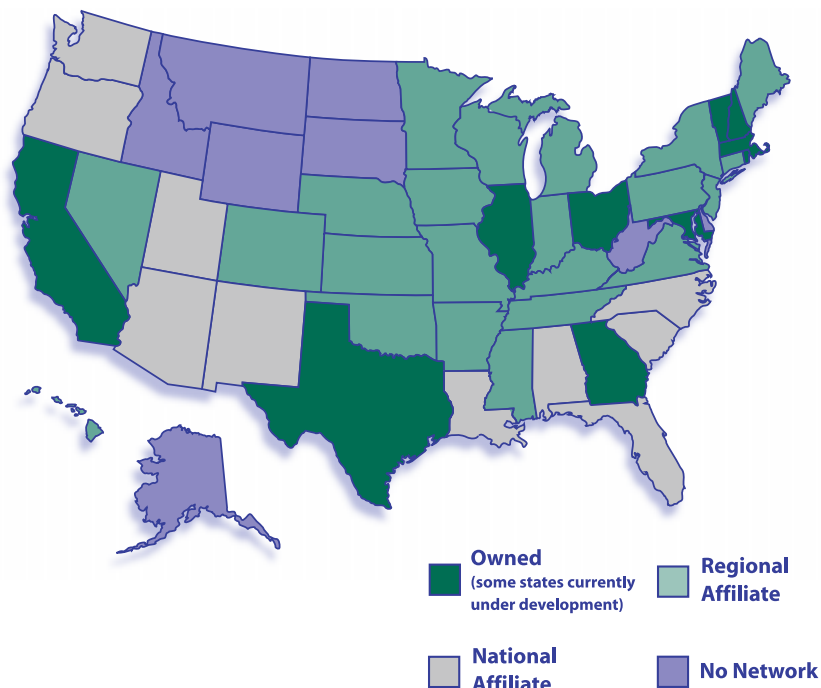
Consistency

UNICARE sustains consistency by applying national standards of quality to each network we manage. UNICARE Managed Care Services uses the same protocols when conducting clinical reviews for all patients in each network. We then gather clinical information to monitor each network and network provider for quality and cost efficiency.

Discounts

UNICARE has negotiated competitive discounts with every provider in our network. These discounts control the price of the health care services your employees receive. Our care management programs control the use of health care services. (You will learn more about our care management programs in a future UNICAREExchange.)

For more information on the UNICARE Classic PPO, please contact your Account Manager or call 1-877-UNICARE.





In April 1999, Jim Ebbitt became the Senior Vice President of UNICARE Commercial Accounts, the new UNICARE organization that serves the group health plan needs of organizations of all sizes, all across the country.

JIM EBBITT on Service

Prior to coming to UNICARE in 1997, Jim was vice president of health plan operations for the Prudential Insurance Company of America. His career at Prudential spanned 17 years, as he served in various senior management positions with responsibilities ranging from sales and marketing to general management of operations throughout the country. Jim holds a bachelor's degree in business from the University of Minnesota.

To help our customers get to know Jim, we will periodically publish interviews with him on various topics. In this issue, we asked Jim about his commitment to world class customer service.

It's no secret that Jim Ebbitt's top priority is service. As he explains, "Outstanding service is UNICARE's most important product."

Jim is very familiar with the importance of service. He joined UNICARE in late 1997 as Senior Vice President of Major Accounts (the unit that serves customer with 250 to 2,000 employees) while they were converting clients from an old claims processing system to the new WellPoint Management System. Within one year, Jim helped Major Accounts re-engineer and consolidate its regional service centers in Plano, TX and Springfield, MA, and ensured that these centers delivered service that met or exceeded client expectations.

"Service is the main area where UNICARE Commercial Accounts will continue to differentiate itself from our competition," says Jim. "We have already made significant improvements in our claim inventories, procedures and accuracy, and now we must continually nurture superior service throughout our organization."

He is also convinced that Commercial Accounts' most valuable resource for improving service lies not with management, but with the UNICARE associates on the front line who are the "real change" leaders.

"The people who touch claims and talk to members and clients know the best ways to improve service quality and make a real difference," he says. "I firmly believe that the most dynamic ideas 'trickle up' through an organization, and I'm making a commitment to listen carefully to these ideas and respond with the appropriate training, staffing and process improvements."

"As a national presence with a consistent message, UNICARE Commercial Accounts will add to WellPoint's standing as the country's most admired health care company and most visionary architect of managed care plans," says Jim.

He continues, "We are evolving into a single organization committed to a common vision of service excellence, staffed by associates who respect our customers and one another."

UNICARE Ads Gain National Attention

UNICARE is constantly spreading the word about why we are different from other health care companies: We put individuals back in control of their healthcare. And our message is gaining attention – in early June, UNICARE's advertising campaign won a prestigious gold "EFFIE" award.

Introduced by the New York American Marketing Association in 1968, the EFFIE is recognized as the pre-eminent award in the advertising industry. UNICARE's advertisements, which were developed by Rubin Postaer and Associates of Santa Monica, CA, won first place in the Medical Services category.

"UNICARE's 'Medical Miracles' campaign was designed to generate awareness of a new healthcare brand. The campaign strategy... positioned UNICARE as a company that was empowering its members by putting them back in control of their healthcare," stated the award committee.

And this is not just our marketing strategy... it's the truth. If you live in Indianapolis, Cincinnati, Columbus or Dayton, you may have seen UNICARE's television commercials aired in early July.

UNICARE Life & Health Insurance Company
1350 Main Street
Springfield, MA 01103
Tel. 1(877) UNICARE
www.unicare.com

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