



NOVANET CONNECTION

HAPPY NEW YEAR FROM NOVANET, INC.

SPECIAL POINTS OF INTEREST:

- NovaNet 's Workers' Comp expansion
- NovaNet ranked highly among Georgia PPO's.
- NovaNet provides access to two dental networks.

All of us at NovaNet, Inc., wish you a happy, peaceful and successful 2008!

To our current clients, we appreciate your business over the last year(s) and we look forward to continuing

and expanding our relationship in 2008.

To our future clients, we appreciate any opportunity to prove NovaNet's excellence in nationwide coverage and discounts.

We are excited about the opportunities to assist you in finding the best network solution(s) for your clients and their members.

For more information, please contact us at (800) 513-7177, ext. 207.

NOVANET EXPANDS INTO WORKERS' COMP

NovaNet is pleased to announce its' formal entry into providing Workers' Comp (WC) PPO access. NovaNet is currently embarking on filling out its Workers' Comp panels in Georgia, Alabama, Tennessee, South Carolina and in Northern Florida.

Workers' Comp PPO access has been recently dominated by two

national Workers' Comp networks. Those networks have now chosen to dramatically increase their fees to their clients. NovaNet, along with its' affiliates, offers far better coverage and discounts nationally than these two largest Workers' Comp networks.

The company's strategy for Workers' Comp will be similar to what it has

done in the group health field by offering a very viable alternative to administrators that would like to have a competitive advantage for their clients.

This introduction of WC from NovaNet is already being enthusiastically received, similar to the dental PPO network access announced last year.

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DID YOU KNOW...

- NovaNet's expansion into Workers' Comp will give its clients an excellent network alternative and competitive advantage with its superior coverage and discounts nationally.
- NovaNet was recently ranked highly among Georgia's PPO Networks by the Atlanta Business Chronicle.
- NovaNet provides access to two national dental networks.

CLIENT SPOTLIGHT ON FRINGE BENEFITS MANAGEMENT COMPANY

Founded in 1976, FBMC is a privately-owned, Florida corporation with no affiliation or dependence on a parent corporation (such as an insurance company or bank). The company also owns 21st Century Benefits in Cherry Hill, NJ, a subsidiary TPA. Both of these companies are medical and dental clients of NovaNet.

FBMC is an independent benefits administrator with clients from Alaska to Florida. Clients range from large state governments (like California and New York) and school districts (including 15 of the largest in the nation), to mid-size employers such as community banks and hospitals. FBMC services more than 300,000 customers plus their dependents. The company processes approximately 600,000 customer service inquiries annually and provides benefits education for more than 1.5 million employees.

FBMC's only business is, and has always

been, employee and retiree benefits administration. FBMC has technological and staffing resources that are specifically designed to satisfy benefits administration tasks, including often complex requirements of clients. FBMC offers a high-speed and open-access platform and is proactive rather than reactive in serving clients.

In addition to the companies business focus, FBMC believes that what truly sets the company apart from their competitors lies in FBMC's core principles, which can be summed up in three words: Quality, Integrity and Longevity. Regarding the solid relationship between FBMC and NovaNet, Bob Parr, Vice President of Sales & Marketing states, "We have worked very hard to identify partners that compliment our set of corporate values - Quality, Integrity, and Longevity. FBMC is confident that NovaNet will add value to our Self Funded Premier Benefits Solutions."

Rick Farris, Director of Marketing, added:

"FBMC's value proposition suggests that companies and their employees will be best served by creating their own health-care benefits plan. We propose that a collaboration of several companies, managed by FBMC, can design and administer a premier, cost-managed, plan that is unique to their company.

Rather than accept a pre-packaged plan, we propose that companies customize their own benefits with the design collaboration of our partners. FBMC is pleased to partner with NovaNet. We believe that this relationship will strengthen our Self Funded Medical and Dental 'Designed Services' deliverable."

For more information on FBMC and 21st Century, please view their websites www.fbmc.com and www.21stcenturyhealth.com.



PROVIDER SPOTLIGHT ON GWINNETT HOSPITAL SYSTEM

Gwinnett Hospital System, anchored by flagship Gwinnett Medical Center, is a not-for-profit healthcare system and is one of the leading hospital systems in the metropolitan Atlanta area.

It includes the following facilities:

- Gwinnett Medical Center, the flagship facility of Gwinnett Hospital System, is a state-of-the-art inpatient, outpatient and emergency/trauma care facility located in Lawrenceville. It is also the site of the Children's Emergency Center, Gwinnett Day Surgery and a sports medicine and rehabilitation center.
- Gwinnett Medical Center - Duluth has been carefully designed to combine a quiet, healing environment of warm colors, focal lighting and natu-

ral elements of stone and wood with the latest state-of-the-art digital technology. The end result is a hospital that caters to patients, family members and visitors, promotes healing and hospitality. GMC - Duluth offers the very latest medical technologies for efficient treatment and quick recovery times.

- Glancy Rehabilitation Center, located in Duluth, offers intensive inpatient and outpatient rehabilitation services, specializing in treatment of neurologic and orthopedic impairments, and comprehensive stroke care. It is CARF accredited.

Gwinnett Hospital System offers cancer care, cardiac services and rehabilitation, a center for neuroscience, a center for

psychiatry & addiction medicine, a chest pain center, diabetes education, an emergency department, endoscopy, extended care, imaging services, neurology, an orthopedics institute, a pain management center, pulmonary rehabilitation, respiratory care, rehabilitation services, a sleep lab, stroke care, surgical services, trauma services, women's health and a wound treatment center.

In 2007, Gwinnett Hospital system was named a top CARE hospital by the Georgia Hospital Association and was given the Patient Safety and Quality Award by the Georgia Hospital Association Partnership for Health and Accountability, among other awards.

For more information on this health system, please visit their web site at www.gwinnettmedicalcenter.org.

NOVANET RANKED HIGHLY AMONG GEORGIA PPO'S

Each year, the Atlanta Business Chronicle (ABC) prints a list of Georgia's Top 20 PPO's based on self-reported membership.

NovaNet is pleased with its high ranking as the only independent, locally-owned, state-wide network listed among the top 20.

Membership includes not only local residents enrolled in the PPO, which is NovaNet's focus, but also individuals from outside the state using the network through nationwide contracts from other states.

NovaNet and its staff headquartered in Georgia focus on providing the most expansive network with the deepest discounts possible to meet the needs of Georgia residents.

Here is the complete top 20 list:

1. BlueChoice PPO
2. Beech Street, a Viant Network
3. The MultiPlan Network
4. United HealthCare of Georgia, Inc.
5. Aetna Life Insurance Company of Georgia
6. **NovaNet, Inc.**
7. Private Healthcare Systems Inc. (PHCS)
8. 1st Medical Network
9. USA Managed Care Organization Inc.
10. Health One Alliance
11. ppoNEXT, a Viant Network
12. Southwest Georgia Healthcare Association, Inc.
13. Phoebe Health Partners, Inc.
14. The Care Network
15. Secure Health Plans of Georgia LLC
16. Health Partners Plus
17. Quality Healthcare Partnership
18. Great-West Healthcare PPO
19. Memorial Health Partners
20. CIGNA PPO of Georgia

NETWORK SPOTLIGHT ON NAMCI

NAMCI (North Alabama Managed Care, Inc.) is an important part of NovaNet's PPO network in Northern Alabama.

Created in 1991, NAMCI serves 8 counties in North Alabama and offers access to the following hospitals:

Huntsville Hospital
 Huntsville Hospital for Women & Children
 Athens-Limestone Hospital
 Cullman Regional Medical Center

Decatur General Hospital
 Decatur General Hospital West
 DeKalb Regional Medical Center
 Eliza Coffee Memorial Hospital
 Helen Keller Hospital
 Highlands Medical Center
 Lakeland Community Medical Center
 Lawrence Medical Center
 Lincoln Regional Hospital
 Marshall Medical Center—North
 Marshall Medical Center—South

Red Bay Hospital
 Russellville Hospital
 Shoals Hospital

NAMCI is owned and operated by Huntsville Hospital and, thus, can offer deeper discounts with its participating hospitals.

The coverage and discounts offered by NAMCI are included and fully integrated in NovaNet's statewide Alabama network.

NOVANET OFFERS ACCESS TO TWO DENTAL NETWORKS

The NovaNet Dental PPO product offering has recently grown to now offer two national dental networks. The **Aetna Dental® Administrator** network and the **Dental Health Alliance** network (through Assurant Health) offer excellent national coverage and significant discounts.

There are over 73,000* available dental practice locations nationwide in the **Aetna Dental® Administrator** network.

The **Aetna Dental® Administrator** network is operated, maintained and serviced by Aetna, one of the largest dental benefits providers in the country. This network is one of the, if not the, largest Dental PPO networks in the country with savings at an

average of 10%** and up to 40%*** on everything from general dentistry and cleanings to root canals, crowns and orthodontia.

The **Dental Health Alliance** network offers access to over 57,000 dental provider locations across the country.

Dental Health Alliance's participating dentists agree to discount their usual office fees by approximately 30% with fee increases being tied to the dental component of the consumer price index. Therefore, clients may save significantly on claims costs and employees pay less out of pocket.

NovaNet can perform a GEO access

analysis, a disruption report and/or a savings analysis for each dental network and offers a variety of repricing options for each network.

Each network has its own particular strengths in coverage in certain areas of the country. This additional dental network option demonstrates once again that NovaNet is continuously striving to provide its clients with strong options and flexibility.

*According to the Aetna Enterprise Provider Database as of 3/1/07.

**Anticipated national average discount percentage for the 2007 calendar year is based on a comparison of negotiated provider fees to national average charges.

***Actual costs and savings vary by geographic area.

Aetna Dental® Administrators



WE'RE ON THE WEB!
WWW.NOVANETPPO.COM



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NovaNet was founded in 1994 to participate in the rapid evolution of healthcare moving from traditional fee-for-service to a managed care environment.

NovaNet recognized a void in the way managed care was being delivered to the consumer. Unlike other networks, NovaNet is a privately held corporation not owned by physicians, hospitals or insurance carriers. The company is led by a team of professionals who have a cumulative total of over 60 years experience in the delivery of healthcare products and services. Our team is committed to providing the best delivery system throughout our areas of service.

NovaNet's mission is to provide an innovative healthcare delivery system to benefit and better fit the needs of today's employers and providers.

NovaNet is a national PPO that provides comprehensive coverage in 50 states and represents over 1,000,000 physician locations and more than 5,259 acute care, rehabilitation and behavioral health facilities. The national network is made up of NovaNet's proprietary networks in Alabama, Georgia and Northern Florida, as well as NovaNet's Affiliate Network, which is comprised of the strongest state and regional networks in their respective service areas. Our clients benefit from a single source for local, regional and national PPO network access.

NovaNet Management

Richard F. Morgan, President and CEO
Lisa Nickell, Vice President of Network Operations
Melissa Howard, Manager of Network Development
Robert Loew, Network Development Specialist
Melody Alexander, Information Services Director
Michelle Schwei, Provider Contracting Coordinator
Anela Zukanovic, Claims Department Supervisor
Mandy Gillis, Information Systems Coordinator