

NovaNet Connection

Network Coverage with a Different Perspective

January, 2009

NOVA NET ANNOUNCES MAJOR NETWORK EXPANSION AFFECTING ITS TRAVEL/WRAP NETWORK... MORE NETWORK EXPANSIONS TO BE ANNOUNCED SOON

SPECIAL POINTS OF INTEREST:

- NovaNet's Travel/Wrap Network Expansion
- What's In A Name?
- Post Holiday Survival Tips
- NovaNet provides access to two dental networks

NovaNet is pleased to announce that it has concluded an agreement with providers for significant expansion of its travel/wrap network nationally. This expansion comes as a result of NovaNet's commitment to contract with the "best of the best" networks for its customers.

NovaNet announced last year that, due to customer demand, it was entering the travel/wrap business by contracting with network affiliates to provide for PPO health network access when a patient is outside their primary network. Now, with this expansion, NovaNet has reached its next goal of offering the most comprehensive, expansive travel/wrap health network available nationally.

With this expansion, more than 3,600 acute care hospitals, almost 119,000 primary care physicians in more than 186,000 office locations, and more than 338,500 specialty physicians in almost 633,000 office locations are available to NovaNet's travel/wrap health network patients.

All of these medical providers are available without any special logo requirements on their ID cards when outside their primary network locations.

NovaNet recommends that one of two network names that it provides be shown on the payment EOB issued. No other special processing or identification is required.

NovaNet contracted affiliate networks for this special program, which in turn have negotiated with providers for travel/wrap network coverage. It is important to note that these contracts were signed by providers with that usage fully understood by all parties.

All claims will be repriced by NovaNet through daily EDI file transfer and returned to the payor promptly. This service is available at prices lower than those standard in the industry.

In addition, another expansion will be announced soon which will expand the coverage of NovaNet's primary PPO, Workers' Compensation (NovaWorx) and Maritime networks.

For more information and for more specific demographics on a state-by-state basis, please contact Al Szabo at aszabo@novanetppo.com.

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Raising Expectations

**NEW SERIES:
TOP 5 THINGS TO LOOK FOR IN A
PPO NETWORK –
#1 WHAT'S IN A NAME?**

Are you a brand loyal person or company? When you go to the grocery store, do you always buy the same brand name of each product? Is the product sitting next to the one you always buy better than your usual brand, but has a name you have never heard before or have only heard a few times? Do you try it? What if a friend recommends that other brand, says they used to be loyal to the same brand you use, but tried the other one and got better results? Would you try it then?

Name recognition-based brand loyalty occurs in the PPO industry. Sometimes people discount the validity of a name they do not recognize and presume that it is of inferior quality because they have not heard of it before.

NovaNet is typically better in most aspects than its competitors. Clients and employer groups who use other networks are constantly having issues with and hearing complaints from their members about the network they have been using.

So, why is it often difficult to convince clients or employer groups to switch to NovaNet? Because they know Network X, they have always used Network X, and they are not as familiar with NovaNet. Does that make staying with Network X the right decision, especially when they have ongoing issues with Network X? No.

NovaNet's clients who have used other networks before, then switch to NovaNet from Network X, Y or Z, wonder why they did not switch sooner. They have experienced better coverage, deeper discounts and superior customer service. Their employees and employer groups are happier and have fewer issues. And the client, especially when it is a TPA, is offering a different and better solution than its competitors.

What would it take for you to switch PPO networks? Proven comprehensive national coverage and deep discounts? Flexibility for specific client and/or employer group needs? Excellent customer service for clients, members and providers? Effectiveness in the marketplace? Solid provider relationships and expert knowledge of the market on a local level? Ownership and goals that are not in direct competition with your own efforts? Technological capabilities that are customized for your needs? Simplicity in national access and member implementation?

NovaNet has all of that and more.

Sometimes the known "brands" create issues rather than solutions. Is it not in your best interest to really compare?

Please contact Lisa Nickell by telephone at (800) 513-7177, ext. 221, or by email at lnickell@novanetppo.com.

NOVANET NEWS (ON A PERSONAL NOTE)

- Robert Loew, NovaNet's Network Development Specialist, is training to run a marathon in March. This will be his first marathon and the money he raises will benefit the Leukemia and Lymphoma Society.
- Michelle Schwei, NovaNet's Provider Contracting Coordinator, had her first child, Aaron Michael, on October 12, 2008.



Raising Expectations

POST HOLIDAY SURVIVAL TIPS

So the holidays are over and now it is time to get back to work and pay the bills coming in from all of that holiday shopping.

With this in mind, as well as the often dreary winter weather, here are some tips on surviving the post-holiday blues:

1. Exercise regularly.
2. Eat healthy, well-balanced meals.
3. Socialize.
4. Set realistic goals for 2009.
5. Get enough rest and sleep.
6. Start a gratitude journal.
7. Get enough light and sunshine.
8. Laugh every day.
9. Think positively.
10. Plan this year's fabulous vacation.

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

DHA[®]
DENTAL HEALTH ALLIANCE, L.L.C.



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About NovaNet

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 755,000 physician locations and more than 4,900 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.

We're on the Web!
www.novanetppo.com

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