

NovaNet Connection

Network Coverage with a Different Perspective

October, 2008

HAVE YOU LOOKED AT NOVANET LATELY?

SPECIAL POINTS OF INTEREST:

- NovaNet offers a variety of products
- NovaNet's new marketing campaign
- Employee profile - Melissa Howard
- NovaNet provides access to two dental networks

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A lot of people know that NovaNet offers the best PPO network in Georgia and Alabama. And they know that NovaNet recently expanded its provider network in Northern Florida, South Carolina and Tennessee, offering solid network alternatives in these three states.

Most people are also aware that NovaNet is the single source for access to the best local PPO networks in the country. But not everyone realizes to what extent NovaNet's "national quilt" of local networks overshadows its national network competitors.

Did you know that NovaNet also offers a national PPO travel network for those needing care outside their primary network service area? The network serves all 50 states and is available with or without a logo or other identifiers on an ID card, and it provides very competitive discounts compared to other national wrap networks. Seamless repricing is available through NovaNet for the travel network just as it is for primary network access.

NovaNet has also established a Maritime PPO Network that supports the unique needs of shipping companies and cruise lines in coastal states. These companies' employees need medical care when their ships dock in coastal ports and only have a few hours or days to obtain that care while docked in a port of call.

NovaNet and some of its affiliate networks have shaped a program specifically to meet the needs of the growing maritime market.

Did you also know that NovaNet has recently partnered with its affiliate networks to develop a national Workers' Compensation network that provides outstanding coverage and discounts? This national Workers' Compensation network, called "NovaWorx," functions as a single entity with combined repricing and support services.

Local networks have the contracting expertise, individual market knowledge and personal provider relationships that it takes to leverage the best coverage and discounts in their service area. NovaNet has put together 20 such networks to give companies a fresh comprehensive alternative to existing arrangements. This national Workers' Compensation network provides NovaNet's clients with superior coverage and quality care at below market fees.

NovaNet also offers comprehensive solutions to those that need a dental PPO network. NovaNet distributes both the national Aetna Dental Administrators network and the national Dental Health Alliance (DHA) network, from Assurant Health.

NovaNet can evaluate these networks for specific client groups and package the best solution for

each group's dental needs.

In addition to all of its other product lines, NovaNet uses its provider contracting expertise to develop Medicaid and Medicare Advantage PPO networks to support this growing market. In all primary network service areas, contracting expertise is available for network development of new products. These can range from the development of generic networks available for access from NovaNet to the building of proprietary networks.

NovaNet's networks are supported by top-notch technology resources to provide the most effective analysis for coverage and discount comparisons.

NovaNet is introducing a new look and a new theme to its marketing efforts. (More information in this newsletter.) The message is that NovaNet "is a national preferred provider organization (PPO) that delivers network coverage with a different perspective." As evidenced by its strong and varied product offerings, NovaNet's entrepreneurial flexibility makes it the best network option for clients.

For more information on any of these product efforts, contact Al Szabo by telephone at 847-214-1752 or by email at aszabo@novanetppo.com.



Raising Expectations

NOVANET'S NEW MARKETING CAMPAIGN

NovaNet has contracted with Roberts Resource to develop and implement a new marketing and advertising campaign highlighting NovaNet's new national workers' compensation network, as well as its existing national PPO network, dental networks and travel/wrap network.

NovaNet's web site, newsletter (as you may have noticed), presentation materials, letterhead and business cards are all being re-vamped to include NovaNet's message:

that we offer Network Coverage With A Different Perspective.

Roberts Resource offers over 20 years of extensive, comprehensive, success-generating experience. One of the principals, Julian Roberts, has years of experience in the healthcare industry, so this particular marketing firm brings special understanding of NovaNet's business and how best to position NovaNet in a successful marketing campaign.

The new and improved web site should be up and running by the end of October, so please take a look at it (www.novanetppo.com) and let us know what you think.

To request copies of our new presentation materials or if you have any questions about NovaNet's new venue, please contact Lisa Nickell by telephone at (800) 513-7177, ext. 221, or by email at lnickell@novanetppo.com.

I PUT IN 5 MILES AT THE OFFICE

ABBREVIATED ARTICLE FROM THE NEW YORK TIMES
SEPTEMBER 18, 2008

TERRI KRIVOSHA, a partner at a Minneapolis law firm, logs three miles each workday on a treadmill without leaving her desk. She finds it easier to exercise while she types than to attend aerobics classes at the crack of dawn.

Brad Rhoads, a computer programmer and missionary in Princeton, Ill., faces a computer monitor on a file cabinet and gets in about five miles a day on a treadmill while working in his home office.

Ms. Krivosha and Mr. Rhoads are part of a small but growing group of desk jockeys who were inspired by Dr. James Levine, an Endocrinologist at the Mayo Clinic. In 2005, Dr. Levine led a study showing that lean people burn about 350 more calories a day than those who are overweight, by doing ordinary things like fidgeting, pacing or walking to the copier.

To incorporate extra movement into the routines of sedentary workers (himself included), Dr. Levine constructed the first known treadmill desk by sliding a bedside hospital tray over a \$400 treadmill. With a laptop and a phone headset, he said he can go all day at a leisurely 1.4 miles an hour.

Without breaking a sweat, the so-called work-walker can burn an estimated 100 to 130 calories an hour at speeds slower than two miles an hour, Mayo research shows.

Since last November, about 335 Walkstations have been sold nationwide to companies including Humana, Mutual of Omaha, GlaxoSmithKline and Best Buy.

The Walkstation, which Dr. Levine helped develop, costs about \$4,000 and comes in 36 laminate finishes with an ergonomically curved desktop. Its quiet motor is

designed for slow speeds, said David Kagan, director of marketing communications at Details, a division of Steelcase.

To the uninitiated, work-walking sounds like a recipe for distraction. But devotees say the treadmill desks increase not only their activity but also their concentration.

Treadmill desks will not likely replace the sit-down kind any time soon. In corporate settings, they are usually in open areas where employees can just jump on.

Will work-walking free you from the gym forever? Not if you're seeking serious weight loss or peak cardio-respiratory fitness.

Still, something is better than nothing, say workwalkers like Mr. Rhoads.

"At least a little bit of exercise will just be part of my day and part of my working," he said. "The one thing I always do is work."



Raising Expectations

EMPLOYEE PROFILE

Melissa Howard started with NovaNet in July, 2005, as Manager of Network Development. She was familiar with NovaNet from her days as Director of Operations for one of its fully insured carrier clients before joining NovaNet's team. She has over twenty years of valuable experience in health insurance, auto liability and workers' compensation.

Over the past three years, Melissa has overseen the development of NovaNet's Medicaid and Medicare Networks, and she is currently spearheading NovaNet's group health and workers' compensation

expansion into Tennessee and South Carolina.

A South Carolina native, she graduated from Winthrop University in Rock Hill, South Carolina, with a Bachelor of Science degree. Melissa combines her industry expertise with her knowledge of the Southeast to effectively communicate and negotiate with the provider community.

Melissa was recently promoted to Director of Network Services. In addition to directly contracted network development, she manages NovaNet's relationships with its

affiliate networks across the country.

"I enjoy working at NovaNet for many reasons. We are continually growing and diversifying our own product lines. We are always on the lookout for ways to fit the needs and demands of the ever-changing health care arena. As our company has grown, NovaNet has also given me the opportunity to develop my skills and become a valuable part of our management team. In and away from the office, we are a close knit group, which makes working here all the more enjoyable. I truly enjoy coming to work every day," states Melissa.

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.



Raising Expectations


Network Coverage with a Different Perspective

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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Raising Expectations


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