

The Nation's Leading Centers of Excellence Products and Services

Although complex medical conditions may seem relatively rare, statistics show they can have a dramatic impact on payers and employers. Consider this: The cost for an average transplant procedure is \$250,000, but depending on the circumstances, costs can quickly escalate to more than \$1 million. The average cost of treating a child with congenital heart disease is \$290,000. One in three people will have some form of cancer during their lifetime.

United Resource Networks (U.R.N.) has provided access to clinically superior, cost-effective health care for complex medical conditions since 1986. Our Centers of Excellence Networks have been founded through a process of quality measurement and value-driven contracting that are unique in the health care industry. On average – U.R.N. clients save between 35-45% off of standard charges at medical centers that meet our strict Centers of Excellence Network criteria.

 United Resource Networks

Transplant Resource Services

Specialized Transplant Management Solutions

- The U.R.N. Transplant Centers of Excellence Network – the nation's leading transplant network, managing over 10,000 referrals annually.
- Consulting expertise and clinical data to help transplant patients make informed care decisions.
- Comprehensive transplant contracts – providing **an average of 43 percent off of standard charges** per transplant episode.
- **Transplant Access Program** – pre-negotiated discounts at non-COE centers across the country – offering access when patient cannot, or will not, be treated at a COE Network center.

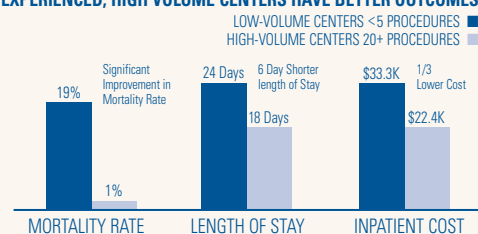
 United Resource Networks

Cancer Resource Services

Specialized Cancer Management Solutions

- A Centers of Excellence Network comprised of 18 cancer Centers of Excellence across the country.
- Information to help patients make informed decisions about their cancer care.
- A focus on uncommon and complex cancers, however the CRS consulting service and network of cancer centers may be accessed for any type of cancer care.
- Savings between 30-35% off of standard charges.

EXPERIENCED, HIGH VOLUME CENTERS HAVE BETTER OUTCOMES



Average CRS Center of Excellence performed 90+ procedures.

* Source: Sosa et al., Annals of Surgery, 1998; Pancreatic cancer resection procedure study.

 United Resource Networks

CHD Resource Services

Specialized Congenital Heart Disease Management Solutions

- CHD surgeries are costly, highly specialized procedures that are most successfully performed at exceptional centers with validated expertise.
- The U.R.N. CHD Centers of Excellence Network provides access to the nation's leading CHD programs.
- Consulting and clinical expertise is provided.
- Average savings between 35 – 40% off of standard charges, plus additional outcome and length of stay savings typically exceeding \$60,000.



Transplant Insurance Carve-Out Product

The cost for an average transplant episode is \$250,000, but depending on the circumstances, can rise to more than \$1 million. U.R.N. manages the clinical and financial aspects of transplant cases through our insurance carve out product - the Managed Transplant Program!

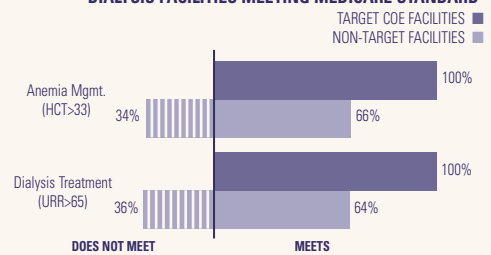
- **A predictable monthly premium for transplants.** MTP takes the risk for transplants, for a standard premium.
- **Affordable premium rates.** Use of the U.R.N. Transplant COE Network enables the MTP to deliver protection against transplant cost exposure and access to the best care at affordable premiums.
- **Medicare-eligible enrollment savings.** MTP's clinical consultants work to identify patients eligible for Medicare Part B and facilitate the enrollment process, reducing drug and immunosuppressant costs by thousands of dollars.



Specialized Kidney Disease Management Solutions

- KRS assesses the quality of care provided by dialysis centers and contracts with those that meet rigorous evaluation criteria.
- Provides guided access to this network of evaluated dialysis centers and nurse consulting services to help patients understand and manage the conditions associated with kidney disease and dialysis.

DIALYSIS FACILITIES MEETING MEDICARE STANDARD²



Source: 1) Fink, et al, J. Amer. Soc. Neph, Sept. 2002. 2) U.S. G.A.O., Dialysis Facilities, GAO-04-63, Oct. 2003.

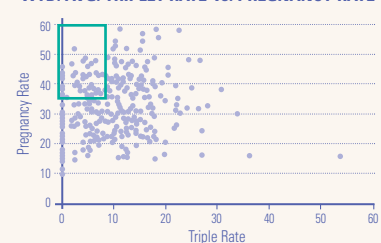


Specialized Infertility Management Solutions

ParentSteps provides a “best practice” approach to the management of infertility, including:

- Access to leading infertility treatment.
- Information to help individuals make informed decisions about their care and guide patients through expedited clinic pathways and foster safe and effective infertility management.

CLINIC OUTCOMES: WTD. AVG. TRIPLET RATE vs. PREGNANCY RATE



Source: 2002 CDC Data, for women <35.



Specialized Pregnancy Management Solutions

- Personal support through all stages of pregnancy and delivery.
- Assessments to help identify special health care needs.
- Nurses available 24-hours a day to provide the information needed to address prenatal and postpartum care, proper nutrition and exercise, preparing for childbirth, fetal development, warning signs and things to avoid during pregnancy.
- After delivery information and support are provided for early infant care, nutrition and immunizations.



Specialized Neonatal Management Solutions

- A Centers of Excellence Network of Neonatal Intensive Care Units (NICUs) and nurse consulting services to help care for neonates and their mothers.
- NRS will utilize The Healthy Pregnancy Program for early identification of high risk pregnancies for delivery at NICU Centers of Excellence Network Programs.