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Viant Continues Network Expansion and Integration

As part of our ongoing commitment to expand and invest in our networks, we continue to make significant progress in the integration and collaboration between our PPO networks: Beech Street, ppoNEXT and Texas True Choice. Our combined network now offers:

- 570,000 physicians
- 5,100 hospitals
- 89,000 ancillary providers

This broad national network allows us to achieve our mission of delivering 'best-in-class' health payment solutions to our customers and their members. It allows our participating providers access to thousands of customers and employer groups comprising an estimated 16 million members nationwide. Our complete suite of products includes Primary, Complementary and Supplemental Network solutions, as well as Workers' Compensation, Long Term Care and Auto Medical programs. We are excited about our continued growth as a company, and look forward to the possibility of offering our participating providers the opportunity of access to an increasing number of potential patients. 

Beech Street
A VIANT NETWORK

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A VIANT NETWORK

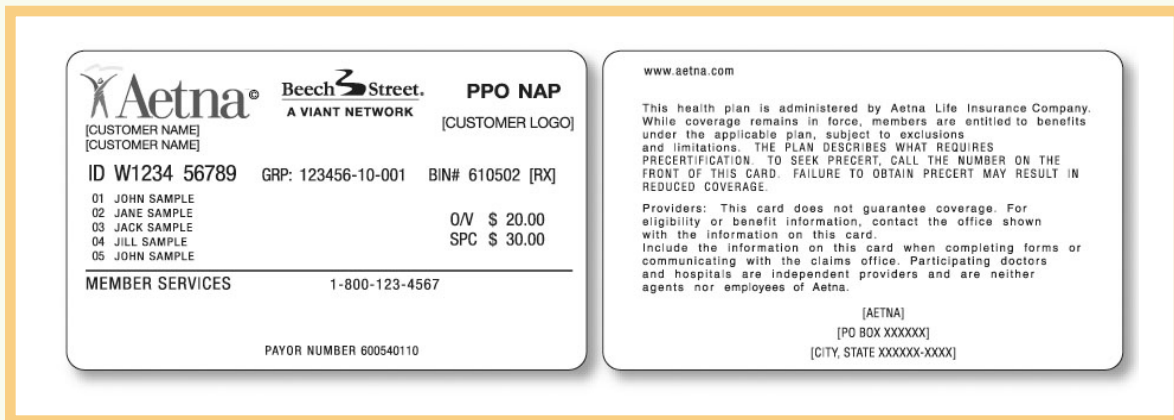
Beech Street
A VIANT NETWORK

Customer Highlights

Aetna

As the healthcare industry changes and grows, Beech Street remains committed to bringing additional value and opportunity for increased patient volume to our participating providers. To that end, we will be expanding our relationship with one of our largest customers, Aetna. Aetna has asked us to work strategically with the company to increase network access for patients who obtain services from providers that do not participate in the Aetna primary network applicable to the patient. We are pleased to tell you about this expanded relationship and what it means for you.

If you currently participate in the Aetna primary network applicable to the patient, our expanded relationship with Aetna does not impact you. Your participation will continue per the provisions of your agreement with Aetna. If you do not participate in the Aetna primary network applicable to the patient, we are pleased to announce that effective January 1, 2009, Aetna will offer their members expanded access through Beech Street and ppoNEXT as a secondary network. Patients will have the opportunity to locate participating providers through a website tool, and their identification cards will identify Beech Street, a Beech Street affiliate and/or the PPO NAP logo. A sample of the Aetna ID card appears below for your reference:



There are no additional administrative requirements – simply follow normal procedures by calling the benefit office number on the patient’s ID card and submit claims as indicated. Explanations of Payment will clearly identify Beech Street or a Beech Street affiliate, and the out-of-network benefit level will apply to covered services.

To find additional information about our customers, plan types covered by your agreement, or to access our Provider Manual, go to the provider section of our website at www.beechstreet.com. ➔

UnitedHealthcare

UnitedHealthcare patients who have access to our Supplemental Network are able to find providers in the Supplemental Network via their member portal. These members have an identification card that identifies the payer name, how to contact them and where to send claims. Follow normal procedures by calling the payer's benefit office to verify eligibility and submit the claims according to the instructions on the identification card. When you receive your Explanation of Payment, it will clearly identify when our network negotiated rate was applied to your claim. The out-of-network benefit level will apply to covered services.

We anticipate continued growth in our Supplemental Network customers as insurance carriers and large employer groups see the value in adding additional network solutions for their members' benefit. It allows patients additional choice with regard to selecting providers outside their primary network, as well as the opportunity for savings through lower coinsurance amounts since coinsurance is calculated based upon the network negotiated rate. Feedback from providers on the Supplemental Network has been favorable. They see the potential benefit of improving their revenue cycle and reducing patient bad debt since payers direct payment to the provider instead of the patient. In addition, when more claims are paid at a network negotiated rate, the provider has fewer out-of-network usual and customary based reimbursements and fewer costly individual claim negotiations. ➔

Benefits and Eligibility Contact Information on the Web!

Did you know that you have the ability to locate contact information for employers and/or insurance plans on Beech Street's Web site?

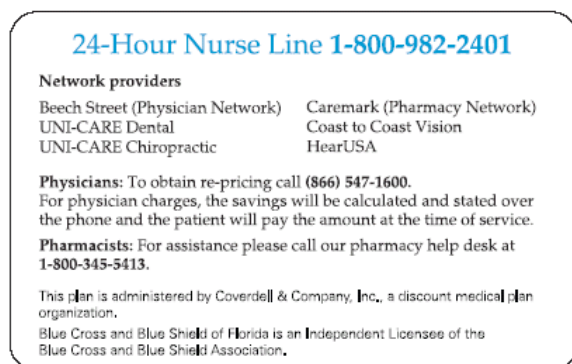
Simply go to www.beechstreet.com

Under the 'Providers' tab, select 'Benefits and Eligibility' from the left-hand menu. Beech Street has provided a search tool for your convenience. Simply enter an employer's name or insurance plan name in the tool to find the appropriate address information and telephone number. Benefit and eligibility information can be verified by contacting the employer or insurance plan. ➔

Blue Cross and Blue Shield of Florida Accesses the Beech Street Consumer Card Program

The FamilyBlue Medical Discount Card offered by Blue Cross and Blue Shield of Florida (BCBSF) began to access the Beech Street network on October 1, 2008. FamilyBlue is offered to residents of Florida but specifically targets the uninsured in Dade, Broward and Palm Beach counties. FamilyBlue patient identification cards include the Beech Street name and the BCBSF logo. A sample ID card is shown below.

Please note that the card clearly states that the program is not an insured plan. Since the member is responsible for payment, you should make arrangement for payment with the patient at the time of service. The card also provides participating physician offices with clear instructions for obtaining pertinent information regarding the program ➔



If you have any questions, simply call Beech Street at 1-866-547-1600 and press option #3 to be connected to a customer service representative. Our Customer Service representatives will be happy to assist you! For more information about the FamilyBlue Medical Discount Card, visit www.FamilyBlueFL.com.

Provider Spotlight

Promise Healthcare

Beech Street continues to expand our network, offering patients access to convenient and reliable healthcare options. As part of that expansion, Promise Healthcare, Inc., one of the largest long-term acute care (LTAC) hospital organizations in the country, has recently joined the Beech Street Network. Promise Healthcare's specialties include acute respiratory/pulmonary care (including ventilator management and weaning), complex wound management and treatment for multisystem failure and post-surgical complications.

With 14 licensed acute care hospitals in six states (Louisiana, Mississippi, Texas, Arizona, Utah and California), and six new hospital locations under development or construction, Promise Healthcare provides a reliable alternative for members with long-term care needs. In addition, Certificates of Need have been obtained for three new hospitals in Florida to be located in Leesburg in the burgeoning Villages community, Miami Lakes and Ft. Myers. Promise hospitals offer a selection of healthcare resources available for managed care organizations, insurance case managers, physicians and short-term acute care (STAC) hospitals. By admitting patients with long-term acute needs to Promise, valuable bed space at STAC hospitals is released to accommodate short-term patient needs. Promise often admits STAC hospital patients for pre-surgical optimization, post-surgical aftercare, complications or infections, long-term ventilator weaning, secondary surgeries, long-term IV antibiotics and high-cost wound care. We are pleased to welcome Promise Healthcare to the Beech Street Network. ➔

Bostwick Laboratories

Bostwick Laboratories® is a full-service laboratory specializing in uropathology, featuring a staff of board-certified pathologists dedicated to the diagnosis, treatment and subsequent management of prostate cancer, kidney disease, cancer of the bladder and other urologic conditions. In addition to offering second opinions on challenging cases requested by physicians and patients around the world, Bostwick also provides primary interpretations of prostate, bladder and kidney biopsies.

Dr. David G. Bostwick and pathologists personally trained by him have established unique reference laboratories in Richmond, VA, Uniondale, NY, Orlando, FL, Nashville, TN, and Tempe, AZ. Additional information can be found at www.BostwickLaboratories.com. ➔

Administrative Tips

- Prior to submitting a claim for payment, please validate that all patient, provider and payer information has been completed. Claims should be submitted to the location specified on the patient's identification card.
- Your contract allows you to collect applicable co-pays, coinsurance or deductible amounts from the patient. Please do not collect any additional amounts as this will cause expense and inconvenience for both the patient and your office.
- The Explanation Of Payment and ID card provide necessary information to assist providers' offices in validation of the appropriate amount to collect from the patient. Payer contact information can be found on the patient's identification card as well the Beech Street website.

www.beechstreet.com