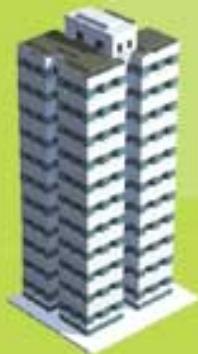


CORVEL TOWN



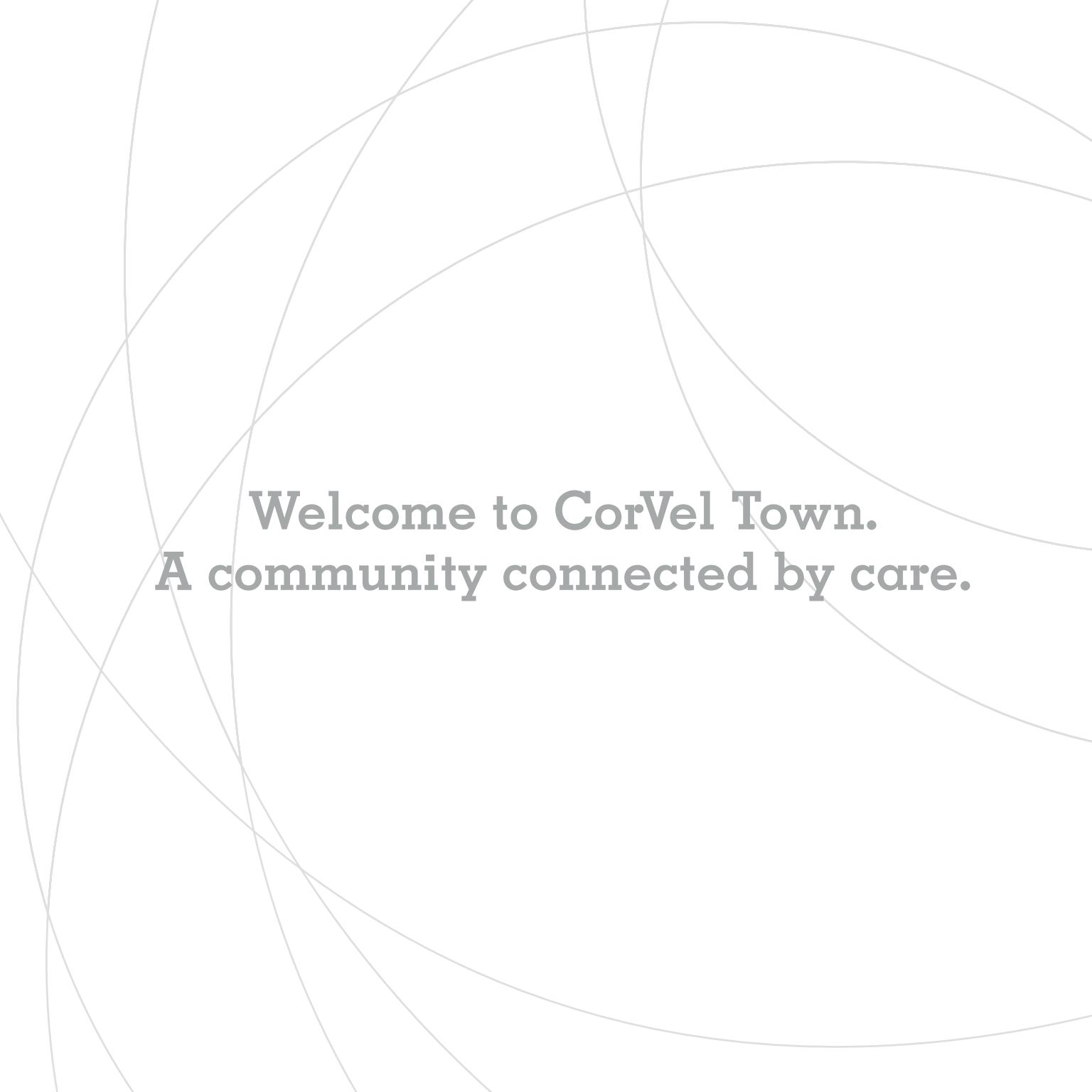


CORVEL TOWN
CITY LIMIT
POP 3000

10

TAKING CARE
OF YOU
SINCE 1991

THIS IS A
Caring
COMMUNITY



Welcome to CorVel Town.
A community connected by care.

CorVel Town is New York, Rapid City, Memphis and Austin. It's also Baltimore, Louisville, Detroit and Irvine. Chances are it's your city too. In fact, CorVel Town is most everywhere. Stretching from coast to coast, it's an expansive community that connects its citizens through an impressive network of care. The spirit of this neighborly place is demonstrated everyday by those who are touched in some way by the company, CorVel.

Employers, claims professionals, healthcare professionals, case managers and patients all benefit from the services we provide at CorVel. Whether it's lightening a caseworker's paperwork flow with Care™ or advocating on behalf of patients, the systems at CorVel are constantly at work to help improve healthcare outcomes. Most of the time, the average person won't have any idea we're helping them, but the fact is we are. That's what living in CorVel Town is all about.

GREETINGS. WELCOME TO OUR COMMUNITY.



Our name, CorVel, is derived from the French word "Coeur," meaning heart and "Val," meaning one; thus "of one heart." Our goal is to bring together the separate communities involved in a patient's healthcare experience. A town is a collection of people and places whose separate lives are woven together by sharing values and caring for one another. CorVel Town is the metaphorical term for the community we work in and serve. Our associates help create CorVel Town by connecting the physician, patient, employer, and payor communities. Our professionals build trust, assist the injured in their return to work and help caregivers reach out to those in need. Our network of systems adds efficiency and assurance to the financing of healthcare.

In the purchase of a car, the "customer" decides what to buy and pays for the car. In healthcare, the physician makes the decisions about what care is needed. The patient benefits from the care, and usually a separate party, not present at the point of decision-making in the delivery of care, bears the cost. Bringing these separate communities together, creating the "virtual customer" in healthcare, is our mission. Doing this with feeling and dedication is our passion.

In CorVel Town we are known by our local case managers and our work to help physicians build their practices. Understanding that CorVel Town exists throughout our country, large employers, major insurers and TPAs choose to be served by the network of providers and service offices we have brought together and invested in. Our dedication to care is the foundation of this relationship, but alone it is not enough. Knitting together the many personal experiences with the local towns is the task of our systems. Care^{MC}, CorVel's virtual community, links these groups on the Internet, bringing people together at the click of a mouse. It provides them a central destination and a vision of future possibilities, as we collectively work to advance our ability to deliver the best care.

Each year, the manner in which these relationships are conducted evolves and is advanced by the ongoing implementation of new technologies and expanded local presence. Each year the separate communities in CorVel Town move ever closer. Each year we become ever more able to ease the journey a patient takes through an episode of care. These are the ultimate expressions of the values of CorVel Town.

A handwritten signature in black ink, appearing to read "John Cleary".



For doctors like Gary Williams, the highway to success runs through the CorCare network.



The CorCare healthcare service network enhances the practices of thousands of doctors across the United States. By adopting a community-focused approach, CorCare helps build practices on a local level. Network members enjoy the benefits of a wider patient base, accelerated payment, and key administrative functions like e-billing that free up a doctor's time. That way they can concentrate more on caring for their patients and less on the details of running a business.

The CorCare system works to connect local providers with the patients who need their help. It's a nationwide network of care that helps keep practices and patients running on all cylinders.



"Freedom is being able to hit the pavement knowing that I've got a first-class network supporting me. They refer patients, keep my admin costs down and allow me to work more with the community. It's the next best thing to a great ride."

-Gary Williams, M.D.





E-BILLING TURBOCHARGES PROVIDER NETWORKS WITH E-COMMERCE SOLUTIONS.

CorCare. The road to a bigger practice.

The CorCare network actively works to assist patients in locating preferred healthcare providers. By reaching out to claims representatives and employers throughout the community, CorCare can also serve as a key marketing tool for enhancing doctor practices. Additional patient referrals come by way of published directories, workplace postings and through CorVel's Advocacy case management software system and website.



MedCheck. From bill to payment in record time.

MedCheck automates many of the processes that slow the payment cycle. Bills can be entered online and a confirmation sent the instant they're received. Further, payors can review and approve bills online, reducing paperwork and administrative costs. Doctors can even check the status of e-bills on the Internet to find out where they are in the system.



Care^{MC} speeds up the referral process.

Care^{MC} works on many levels to help your practice operate more efficiently. By utilizing the Internet, case managers can expedite case referrals and requests for service in seconds with the push of a button. Even patients benefit from Care^{MC}. With a few clicks of the mouse they can look up a doctor on the Internet and get a detailed map to their office.

By using CorVel's Discovery reporting services, Jim Bradfield is taking the risk out of risk management.



Whether it's monitoring expense trends or expediting a claim, CorVel's suite of disability management services keep you well informed at all times. You can customize website tools to communicate with your network of providers and generate reports in real time. With CorVel, there's no telling how far, or high you can go.

Overseeing your company's healthcare programs is a complex and often trying exercise. With a divergent network of manage care vendors and internal goals, the role of the risk manager has become increasingly critical. CorVel's disability management solutions bring all your providers together, track absenteeism and provide you the information you need to leverage future decisions in real time.



"Some people think it's risky to fly your own plane. Personally, I like being in control. Like my flight instruments, Discovery reporting helps me manage my company's risk. Just give me the information I need. I know what to do."

-Jim Bradfield, Risk Manager



ONLINE REPORTS HELP RISK MANAGERS CHART THE BEST COURSE.



Discovery. The instrument panel for informed risk management.

CorVel's Discovery reporting provides access in real time to the data risk managers need to make decisions. From the Care^{MC} website they can search, sort and generate customized reports. Cross-platform, aggregate reporting and analysis features are also available to respond to emerging problems. An advanced integrated database makes it possible to instantly track and respond to medical trends and costs.



Advocacy. Making sure employees get first class treatment.

CorVel's primary mission is to get employees the care they need to get back to work. Our patient management services coordinate and guide a patient through an episode of care, recovery and return to employment. From early intervention to vocational rehabilitation, we are there for your employees. With integrated disability management coordinating short and long term disability, we are there for your company.



Care^{MC} is the risk manager's co-pilot.

With Care^{MC} risk managers can keep in constant contact with the company's medical expenses and employees medical recovery status, helping them understand cost trends and make informed decisions. Care^{MC} automates absence and disability management, as well as all reporting requirements. From a single website it provides instant access to information that can help a risk manager determine his company's most prudent course of action.

Claims professional Caroline Hopkins uses MedCheck to keep medical costs from growing out of control.



CorVel's bill review services help make managing claims an efficient process. From automated First Reviews conducted by a state-of-the-art artificial intelligence engine, to full-fledged e-commerce solutions, MedCheck accelerates turnaround times and keeps healthcare costs from growing out of control.

Accurately and efficiently processing medical bills is critical to quality claims management. In fact, 75% of all inpatient hospital bills require some kind of billing adjustment. MedCheck is CorVel's state-of-the-art bill review and PPO management system that's been designed to meet the needs of workers' compensation, auto and disability management markets. MedCheck services can be delivered onsite with the customer or online through the Care^{MC} website.

A black and white photograph of a woman with short dark hair, wearing a wide-brimmed straw hat and a light-colored sleeveless blouse. She is smiling and looking towards the camera. In her arms, she holds a large, round basket overflowing with sunflowers and other flowers. The background is a soft-focus outdoor scene, possibly a garden or field.

"Growing a garden is a lot like managing claims. I think of MedCheck as the tools that I use to tend to my flowers. They help me care for the plants and keep the branches trimmed. That makes for a healthier garden in the long run."

-Caroline Hopkins, Claims Professional



THE ROOTS OF SUCCESSFUL OUTCOMES ARE IN SKILLFUL CLAIMS MANAGEMENT.



MedCheck. The tool for trimming medical costs.

By automating many bill entry, review and approval functions, MedCheck can significantly reduce administrative expenses, not to mention, time and excess paperwork. First Review, CorVel's rules engine, can instantly analyze bills and alert customers of inconsistencies and errors. At the provider's request, bills can even be submitted electronically and automatically adjudicated.



Advocacy. Helping claims professionals tend to claims.

By combining new technologies with hands on experience, CorVel links patients, protocols and providers to ensure the best possible outcomes for all. The Care^{MC} website allows access to up-to-the-minute case notes, as well as a patient's status at any time. From early intervention through to vocational rehabilitation, CorVel helps claims professionals advocate care while keeping costs in check.



With Care^{MC} claims professionals appreciate the fruits of their labor faster.

Claims professionals can customize Care^{MC} so that it seamlessly provides the services they need in order to quickly work together with all their managed care vendors. It unites multiple constituencies and accelerates functions ranging from referrals to bill review to reporting. Care^{MC} houses all a patient's information in a single, on-going electronic file that can be accessed at any time.



For patients like Sarah Wen, CorVel's Advocacy services are the missing link between doctors, insurers and recovery.

CorVel provides assistance to more than 30,000 people every month recovering from illness or injury. Operating out of 185 offices, we work directly with people all across the country. Whether it's in the hospital or the home, CorVel's case managers help facilitate quality, patient-focused care. In CorVel Town, we take care of our own.

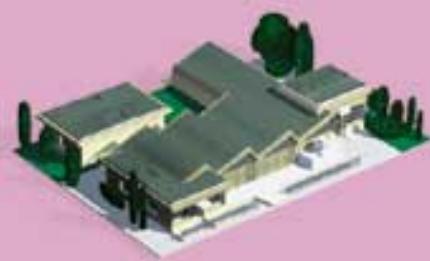
When your primary mission is to make a positive difference in healthcare outcomes you have to put the patient first. CorVel's network of physicians and case managers are on the front lines of patient care. Everyday they do the little things that can make a painful recovery a little less painful.



"I felt so helpless after my accident. It was hard to get around. Or even get to the doctor. But Anne, my case manager, was with me all the way. She even made sure my dog Lucky got his daily romp around the block." -Sarah Wen, CorVel Patient

"This is the most rewarding job. I get to help people who really need it. Sometimes I even get to help their four legged friends." -Anne O'Connor, Case Manager







WITH QUALITY PROVIDERS, CONVENIENT LOCATIONS AND PERSONAL ASSISTANCE, CORVEL IS TRULY A SUPERIOR BREED.

CorCare. Quality care is what CorVel Town is all about.

Choice, access and quality are three major contributors to positive healthcare outcomes. The CorCare network makes a large selection of board certified providers available locally, where they are part of the community. CorCare providers are selected using a demanding criteria. Each one is thoroughly evaluated and credentialed, then re-credentialed bi-annually to ensure the highest standards of care.



Advocacy. Case managers are a patient's best friend.

CorVel case managers play an important role in a patient's recovery process. They work onsite to lead the way through an episode of care; making sure the appropriate path is taken. They act as a liaison that keeps the lines of communication open between doctor, insurer and patient. They may even take patients to doctor visits or other important appointments.



Care^{MC} is there for patients 24/7/365.

Even when a person is unable to speak up for themselves Care^{MC} is working on their behalf. The website works to accelerate the referral process and get patients the specialized care they need, when they need it. Even doctors' appointments can be made online. Care^{MC} also keeps employers advised of their patients' disability status, with the goal of getting them back to a normal, healthy life as quickly as possible.

Care^{MC} connects employers, claims professionals, healthcare professionals, insurers and patients with the information they need, when they need it — now.

In broad terms, Care^{MC} is a powerful website that unites multiple professionals by exchanging information. Upon closer inspection, it's a digital tool that delivers useful services based on the needs of its constituencies. For employers it automates absence and disability management. It accelerates bill review for claims professionals. The fact is, Care^{MC} conducts so many functions for so many groups, it's central to the entire CorVel Town experience.

Faster, easier, better. The most obvious benefits of using the Care^{MC} website are as easy to define as those three words. It's all part of CorVel's long-term strategy of developing tools and services that can help enhance healthcare outcomes. Because healthcare isn't just about putting out fires, it's about making sure they never happen.



"We created Care^{MC} to be the town center of the managed care community. A virtual station for different constituencies to share information, advance care and work together to deliver the best outcomes for all parties."

- Gordon Clemons, CorVel President/Mayor of CorVel Town



CORVEL TOWN

CITY LIMIT

POP. 3000



Thank you for visiting CorVel Town. Come see us again soon at www.corvel.com/town and find out how you can visit your hometown.

Citizens of CorVel Town Pauline Aasheim
P.O. BOX 1100 • 1401 1/2 S. Main Street • Suite 100 • Corvallis, OR 97330-1100 • 541-753-2111

Jill E. Abene Natalie S Adair Nadege Adam Gini E Adamek-Cannon April Adams Glen K. Adams Donna J. Adams Cathy A Aden Heather Aistrop Seetha R Alray Elizabeth J Akers Gerard Alberigi Frances C Albert Shantina G Albrton Leah C Alcorn Kathy Diane L Alexander Theresa B Alexander Lisa K Alexander Karen J Alexander Maria C Alexander Mary Alyga Fatima A Ali Shantell Lee A Allison Mike Almquist Kara G Altman Adam Altman Diana K Alvarez Sonya P Amaker Elaine Amber Mary Jo Andersen Angela Sharon K Anderson Amy Andrews Jane A Andrews Helene C Annis Teresa Anthony Madeline Antuna Andrea D Antwine Lee E Anne Lorenzo V Archer Barbara Arduino Carolyn L Arkin Rita Armor Janeen L Armstrong Douglas A Arnegard Tena L Arrington Sonnleitner Paulette J Audri Denise Ault Mary Ann Auner Mary-Frances Auner Patrick A.M Austin Kristie J Averitt Ollie M Avery Cindy Bailey Latiesha S Bailey Jeana N Baker Diana S Baker Melissa J Baker Patricia H Baker Lisa Baker Amy M Baker Sandra A Balmer Clydette C Baltimore Sonia J Bambino Michael P Bandomer Tracy L Bandstra Marsha Y Banfield Doreen M Bango Baraff Victor V Baranauskas Jr Ann B Barber Elena C Barberiz Dwight S Bardot Melinda M Baricuatu Nichole J Barker Velda Barnhart Brandi M Barnett Shumekli F Barnett Margaret Barney Matthew T Barnhart Sharon Baron Deana Barone-Collins Bett Donna B Barringer Margaret Barrins Kristin Barth Susan E Bartlett Deborah S Bartol Katie M Bartolomei Dedrah G Barton Bass Lisa Bastante-Morse Dwayne C Batad Susan P Bates Amanda K Bates Monica Kim Batton Nancy J Bauer Bette A Bauer Bell William Beagle Jennifer M Beam Christopher C Beamanish Sandra Beard Barbara E Beardsley Lynn E Beasley Sheila M Beidas Patricia L Belcarz Deborah M Belcher Teresa K Belew Anne Bell Latoria S Bell Kimberly A Bell Patricia A Bell Peggy A Benna A Bennett Jayne D Bennett Jerriet A Bennett Linda Bennett Lisa C Bennett Dene A Bennight Maryanne Benninger Kathleen Bennis Nina Berg Mary A Berhow Mark Berlenbach Jack Berman Mollie A Bernstein Lee E Bernstein Helen H Berry Anne K Berson Betz Deborah N Bevando Rebecca L Bianchi Kathleen Bielec Jennifer H Bierly Ranisha N Bigby Duane L Bigelow Connie Binder Beth Blackwell Lisa S Blackmon Lehigh L Blackwell Pamela A Blackwell Jessica M Blackwood Mary L Blaha Diana Blaha Marcia Blaschko Rebekkah J Blashka Lisa Blevis-Johnston Sandra L Block Debra J Bloom Debra J Bly Maria Boan-Hays Joy A Bobo Michelle Bohiken John H Bolin Guiquila L Boller Heather A bollman Stacey C Bolton Kaylee L Bond Joe C Bonds Jacqueline Booth Sharon L Booth Ann M Bordeiana Chaddick L Borders Wava L Borgerding Joseph M Borgerding III Allison M Borovatz Bowen Janet S Bowers Katherine E Bowers Linda A Bowman Cynthia G Boycher Teresa L Boyd Julia J Boyd Vicki J Boyer Moirine R Bradburn Angela Braddock Julie Bradford Anita Bradford Kathleen B Brady Kelly Brady Robbie A Bokins Susan A Breitengruber Mary Bannen Laura Brent Richard J Breunissen Susan W Brewer James M Brewer Janice Brewer Clement J Brock Colleen Brock Elizabeth Brockovich Judith Brodtal Bettie S Broslma Lucinda Brooke Melanie L Budy N Brown Christine M Brown Maureen K Brown Louisiana Brown Elizabeth A Brown Sally Browning Jennifer M Brumbeloe Budden Edgardo A Buenaobra Timothy Buenger Kathy Buenger Karen Buffington Judith A Bukoski Roxan M Bushall Kathleen Burnham Ronald F Burchfield Margaret E Burdell Andrea B Burdick Julie A Buresh Phyllis A Burgess Stacia Burke Jayna Burlison Burrus Jennifer M Burton Julie M Busch Pamela Busciglio Marsha W Busey Andre Bush Linda L Bushrod Teresa Bussey Sue J Byrd Wendy Byrne Carol M Byrnes Karen Byrnes Janine P Byron-Delisie Lisa M Cabral Amelit C Caburian Keri L Candy Catherine September M Callahan Carol L Callahan Christina Callahan Breanne Callander Susan S Calender Joseph M Caminiti Elizabethelle P Campisi Leanne M Canales Delmi N Canales Diana Candelaria Rosemary Canitia Suzanne I Cannon Tony F Cao Jennifer Melissia A Carlisle Elaine Carlson Beverly M Carlton Kimberly Carmean Amy S Carneal Sandra Carney Jeraldine M Carreras Carroll Jonathan K Carroll Amy E Carrolla Carron Mark Carter Sherrill Carter Jeffrey L Carter Christina E Carter Linda A Castagnola Kirsten Castagnoli Debra L Casteel Marjorie C Castillo Mayra A Castillo Sheila S Catasus Lawrence Cate Harold Chaffin Michael J Chagars Tacy R Chambers James E Chambers-Welch Debra S Chambliss Ya-Ding T Chang Jeri L Chapman Malisha Cheatham Randy Cheek Christina L Cheek Jeannine M Chelonis Maria L CheneyQu Lu Cheng Susan L Chiaramonte ie Phonepitch C Chulasawan Sharon A Church Gretchen D Church Karen J Cichecki Vickie J Claar Maria Clarambeau Karrie L Simmons V Gordon Clemons Jr Natasha M Clerkley Elizabeth Cleves Vivianne Clifford Lois J Cline Elizabeth Cochran Steven L Cochran Brittany A Cochrane Lori J Cochrane Susan A Cockrell Domoni Cody Janice Cee Buhai Cogahan Cole Anne M Coleman Terry L Coleman Suzanne Colomere Kristi J Collier Jane Collins Jennifer Collins Melissa Colon Michael Connelly Patricia A Conner Joyce W Conner Patricia S Connolly Christine Conquest Laura Conte Susan H Convento Connie Cook Cynthia A Cooke Patricia A Cooley Diane M Coombs Frank W Cooney Tracy Cooper C Elaine Cooper Deaslene Cooper Laurel Lee Ian Corson Jessica Cortes Michael Costello Shirley Costley Betty J Couget Kathy L Coulter Amelia C Covington Clinton E Cox Martha P Cox Ann Marie Crafts Tammy L Cramer Deborah Cramer Kim Crawford Arvonna E Crawford Deborah L Credit Sharan L Crouch Cynthia M Crumley Ismael Cruz Roberto V Cruz Norma Cuellar-Gonzalez Mary Ann Culen Dana K Culpepper Durran Darla Currie Brian C Cushard Velicia K Cuthbert Honore K Dagg Mario Dahl Donna Dahlstrom William C Dallas Christine Els Diane Danis Kathleen Darhus Mollie L Dargage Dan J Darling David L Darnell Kimberly Damstaedt Elizabeth Dasko Carlotta Tracey D Davis Mara D Davis Jeffrey A Davis Marilyn C Davis Joani Davis Kathy T Davis Kimberly T Davis Anthony R Davis predominice Teresa Dee Judy H Deeds Roberta Degeer Letty Chita D Deguzman Karleen D Dejean J Miguel S Dejeus Gwendolyn Paula M Deluca Gordon G Demarco Shelby A Dembo Karen A Demoruelle Vivian H Demott Jill R Dempsey Dina Denardis Jill Bryan Susan L Desanta Kathleen L Desmond Michelle Desa Brenda M Dewalt Margery Dewitt Mamadou Diakite Vicki L Diamond Jammy L Diener Kara Diersing Dionne M Digel Connie D Diggs Kara E Diltz Stephanie Dimmings Theresa A Dinardo Tam Van Dixon Bright L Dixon Gamble Dixon Christ A Doe Karen A Doering Janine M Doezie Kathleen Doiron Barbara L Domgard Marisela Nolan Anne Marie Dooling Gregory A Dorn Laurie J Dorr-Craig Randall L Dorshorst Martha G Dotson Sandra F Dougherty Julie Michele Drake Tresa G Drake Dwayne Dressler Susan S Driggers Nancy Drude Dameka R Dubuc Cheryl A Ducharme Sharon Duncan Marilynn E Duncan Jennifer Duncan-Garrett Kathleen Duncanson Nelson F Dunham Jerald B Dunlap Kathleen V Dunn Kelly M Duquette Debbie L Durham Margaret Durrua-Logan Eldon C Duston Sophia L Duvermay Diana Foy Jack Dymond Brandi Elberg Joleen R Eckelberg Nancy Eckl Marcia Eddins Tricia R Ediger Cynthia E Edlund Duane H Edmond Helena M Edmondson Egan Lynn Ehrhart Martha Eichhorn Alan M Eiler M Marlene Einfeld Thomas G Elxie Muller Elferbrock Eleanor A Elliott Reiko R Engelsken Marianna England Barbara J England Lucky England Danielle M Englander Renee L Englen Linda Erdman Debra C Erlandson Ami R Erlewin Deborah S Ervin Josefina M Escalante Maria T Escalante Lisa M Esposito Elizabeth Leanne Evans Angela Evans Cynthia L Evans Pamela J Evans Keith G Evans Suzanne L Evans Kathleen G Everitt David Everly Fagan Diane Fairin-Anderson Heidi Fall Connie Fallon Sharron Farha Diane Farley Judith A Farling Susan Farney Nancy Farrar Felice Deborah Felsheim Janice E Fenske Margo R Fensler Tracy L Ferguson Sally J Ferguson Laurie Ferguson David M Ferguson Barbora Fiebelkom Ivonne Y Figueroa Barbara M Finch Ellen E Findley Angela Finestone Eleanor G Fingal Katrina E Finkenbinder Fish Michael J Fishburn Pamela M Fisher Bruce F Fisk Karen E Fisk Susanna C Fiske Ellen M Fitzgibbons Sherry S Fitzjarrald A Fletcher Cynthia B Fleury Bernadine Flowers Annett E Flowers Tina Floyd Carole Fluegel Donna Flynn Barbara A Foley K Ford Faye G Ford Debra K Ford Kara Ford Carla A Forde Jerry L Foreman Sarah Forgette Dianne L Fortino Joan M Fortney M Fox Gail M Fox Melissa L Fox Merry E Foyt Janet C Frances Kristi L Francis Dee Francois Deborah A Frank Rita S Frankoffer Lin M Freasier Patricia B Fredette Nicole R Fredette Teresa D Fredricks Deborah A Fredricks Sandra Freimann Kathi A Gartl Fritz Melisa Frost Catherine Fryberger Mary Frye Daryl J Fulghum Irene Fulla Lulkerson Liberty M Fullen Brenda J Bonita E Gaines Dianne M Gaines Mary Q Galbraith Bryan K Gall Wendy L Gallagher Patricia Galletti Susan C Gaylo Karen E Vaughan G Garcia Christina J Garcia Manie C Garcia Peggy S Garcia Julia A Garcia Manuel Garcia Brenda N Garcia Diana Garcia Geil C Gaskin Carol Gasser Linda K Gartl Laura A Gaura Joyce Gaynor Robin M Gobrevous Patricia A Gondren Deborah J

C O R V E L

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