



CORVEL TOWN





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^{mc} 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.

FROM THE MAYOR

GREETINGS. WELCOME TO OUR COMMUNITY.

a community connected by care



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 cursive script, likely belonging to Ralph Klum, the Mayor mentioned in the text.



a community connected by care

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



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.

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.



“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.

a community connected by care



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.



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.

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.



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



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.

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.



“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.



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.

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.

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.





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.

“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.



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.

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.



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.





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.

a community connected by care



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.

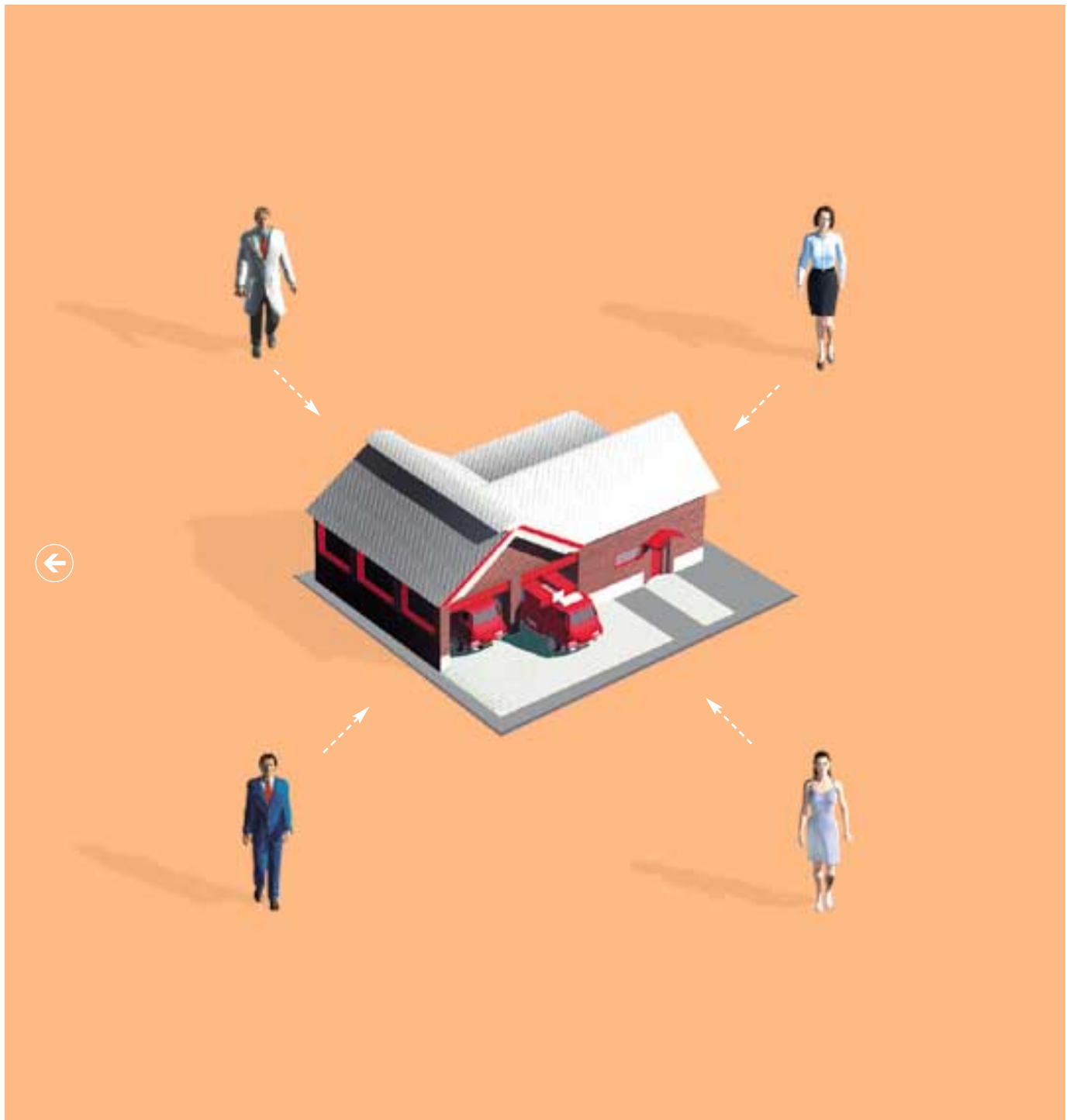
Faster, easier, better. The most obvious benefits of using the Care^{MC} website are as easy to define as those three words. It's all part of CorVel's long-term strategy of developing tools and services that can help enhance healthcare outcomes. Because healthcare isn't just about putting out fires,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



Fire Station
No. 4
CorVel

“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.

CORVEL
