# Corvel Town Today

VOL. 2002 The Year In Review CorVel Corporation

Top News



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# An Unforgettable Year



For more than ten years CorVel's services and solutions have helped save millions of dollars and their network of associates have worked to get thousands of people back to their jobs.

IRVINE, Ca. – On paper CorVel's year in review reads like a story repeated many times in annual reports. Earnings up. Revenues up. However, like almost every business in America, the events of September 11 affected the Company in profound ways. Yet, despite the tragedy, 2001 was marked by great achievement, advancement, and appreciation.

The Company reported record earnings per share, up 15%. Revenues were up 13%. CorVel was ranked sixth out of 7,500 publicly traded companies in the Investor's Business Daily Stable 70. For the eighth consecutive year, the Company was listed as one of Forbes 200 Best Small Companies. Past investments in the development of new technologies began to pay dividends. New products, services, and tools were introduced. All things considered, it was an impressive year for CorVel.

Though the Company has no offices in Manhattan, and no employees were directly impacted by the terrorist attacks, the tragedy was felt by all. The concerns of business took a backseat to the welfare of fellow citizens as CorVel's 185 offices worked together to organize a contribution effort to assist the families of victims.

Surprisingly, the market's reaction to the fall of 2001 generated increased interest in CorVel's services. Premium rates have increased substantially over the last six months and some coverages have become difficult to obtain. This escalation has motivated



employers to actively seek improved disability management solutions.

For the past year, CorVel continued to play the role of the innovator. The Company expanded its services into new markets, such as automobile liability claims. It supported its investment in technology with new products and enhanced features. The Care<sup>MC</sup> Dashboard was created to help risk managers and claims professionals. MedCheck/ecs was enhanced to further expedite claims processing through automation.

Ultimately, the past year may prove to strengthen the Company. As CorVel continues to enhance the ways information is accessed and processed, its most important connections are those made across the country everyday by more than 3,000 employees. Desktop to desktop. Phone to phone. Face to face.

### **Letter from the Editor**

**By Gordon Clemons** 



Hometowns everywhere meant more to all of us this year. Along the way we discovered just what we are all made of, and that when challenged, we come together immediately. Despite all the challenges of 2001, CorVel's services to families, employees and organizations, expanded to new record levels for the

fourteenth consecutive year.

Our strategic investments in networks of healthcare professionals (PPOs) and Internet initiatives, launched several years ago, have begun to pay dividends. Return on shareholders' equity exceeded 25% after tax. We expanded our office network, launched a second generation PPO and began work in the Caribbean.

As our brand recognition expands and our technology enables us to more efficiently assist patients during episodes of care, we are increasingly working directly with very large employers. CorVel's investments in systems, a national branch office network and continued relationships with healthcare providers, have positioned us to do more and more for large organizations.

**Our Strategy** CorVel's strategy remains to excel in the service of injured or ill patients. Working collaboratively with employers, payors and healthcare professionals, we continue to steadfastly pursue the development of ever-better systems. Each incremental improvement helps us work with more synergy.

Our new CorCare Select services include improved assistance to patients needing help scheduling appointments, and to healthcare providers with the administrative tasks in their practices.

We saw increasing interest in our services during the year from the auto market. Investments made to tailor our processing to the needs of auto insurers are now paying off.

The Company We Keep As CorVel has grown we have increasingly worked with a very fine group of national organizations as customers. A number of the large institutional investors in CorVel have had long term positions, and have been willing to spend time assisting us in our business. I believe our investor relationships in this day of high volume trading and rapid investment turnover, are truly unique. As always, it is also a great pleasure to thank the over 3,000 employees of CorVel for their hard work and commitment this year and all the years past.



# YearReview

The Year in Review

## Forbes 200 Best Small Companies

By Kim Doneff

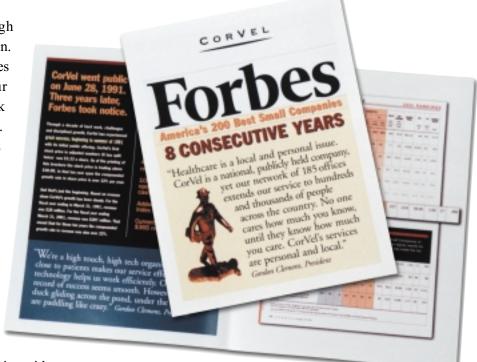
NEW YORK, NY. – For the eighth consecutive year, Forbes Magazine has ranked CorVel as one of the 200 Best Small Companies in America. Said Company President, Gordon Clemons, "This validates our vision. Healthcare is a local and personal issue. Even though CorVel is a national company, our network of 185 offices extends our service to thousands of people across the country. No one cares what you know, until they know how much you care."

The latest recognition is just one of many milestones for the Company. Most recently, CorVel was ranked sixth on Investor's Business Daily's Stable 70 list. In 2001, they successfully implemented their eCommerce website, Care<sup>MC</sup>. They also celebrated 41 consecutive quarters of record earnings per share. They were named to the Russell 2000 Index in the previous year.

CorVel's continued success is representative of their entrepreneurial attitude and their reputation as innovators. "We're a high touch, high tech organization. Being close to patients makes our service effective. Our technology helps us work efficiently," said Clemons. "Our record of success seems smooth. But, like the duck gliding across the pond, under the surface, we are paddling like crazy."

Each November Forbes magazine ranks the 200 Best Small Companies in America. Rankings are based on five-year return

on equity results for companies with \$600 million or less in revenues. CorVel has made the list for eight years, from 1994 to 2001.



Over the past ten years, CorVel has followed a consistent strategy of growth. Revenue has increased at steady rate, as has net income and earnings per share. During that time, CorVel has maintained consistent cash flow, while making necessary investments in new technology.

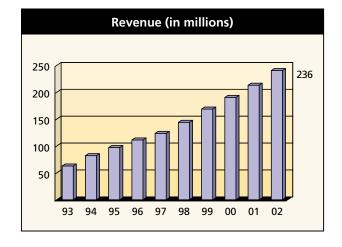
### CorVel Executes Three-for-Two Stock Split

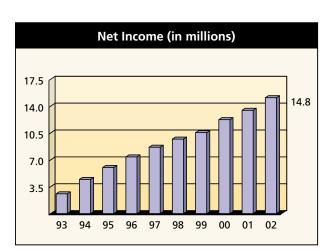
By Richard Schweppe

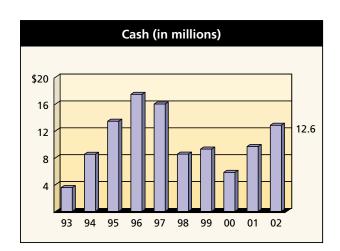
NEW YORK, NY. – On August 31, 2001, CorVel distributed a 50% stock dividend to stockholders of record as of the 17th of that month. The dividend was the result of a three-for-two stock split that the Company announced on August 6.

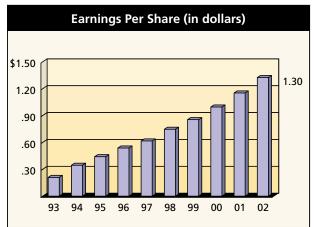
The latest stock split is the result of the Company's improved performance in the way it manages its assets. Advanced technologies and systems that function more efficiently have made it possible to operate with less expenditure of capital.

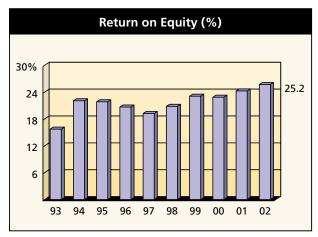
CorVel became a publicly traded corporation on June 28, 1991 and its growth rate since that time has been over 23% a year. Today, it is funded entirely by internal operations and positive cash flow.

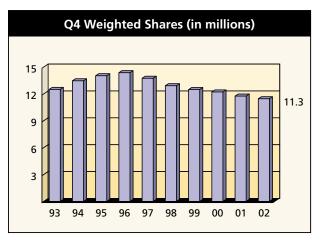












### **OPINION:**

## Coming Soon to Managed Care

IRVINE, Ca — Because the adoption of change in business is slow, charting future trends is a complicated enterprise. This is especially true when you consider the predominance of out-of-date legacy systems in the healthcare industry. Still, as technology advances and new ideas are embraced, it's possible to make assumptions about what the future holds and how managed care will be affected.

medical information. However, often the withheld data is not of a sensitive nature and only serves to delay the processing of claims.

With new, more advanced systems, companies are learning to work together and cooperate more effectively. This improvement in data interfaces may further speed the resolution of claims and improve outcomes.

#### **Information Processing**

Technology has had a profound impact on managed care and healthcare in general. The adoption of advanced information systems will continue to accelerate claim resolution and medically related paperwork processing. Interfaces have become more effective as legacy computer and software systems are gradually upgraded. Databases can be shared and information can be gathered from a greater variety of sources. Since the information now gathered from such systems is already in digital format, the amount of manual data entry is substantially reduced. These efficiencies make using new systems much more appealing and cost effective.

In the past, automation was prevented by the limited availability of computer processing power. This is no longer a problem. Today, more companies are taking advantage of the capabilities of higher speed computers.

#### **Co-opetition**

One positive side effect of all this readily available information processing power, has been a change in the way companies and organizations communicate with each other.

Patient information and data has traditionally been a closely guarded asset. This is a necessary and legally enforced reality when dealing with sensitive, private

#### Scheduling

Today, companies are looking for new ideas in the way they manage their employee benefits. Care is delivered most effectively when it is delivered at the earliest possible stage.

By getting involved earlier in the patient care cycle, managed care can make a significant impact by helping return employees to work.

Features like incidence reporting and absence management are increasingly becoming desirable options for many companies. When managed care is engaged promptly after injury, patients can be assisted in the scheduling of therapy treatments and doctor visits. Most importantly, they can get the help they need to meet their recovery goals.

#### **An Evolving Industry**

Managed care as we know it is still in its infancy. Many employers are just now learning about its time and cost

savings benefits. Industries outside of the traditional healthcare realm are investigating how its systems and capabilities can positively affect their businesses. The needs of employers, providers, and insurers are driving the development of new services and products. Despite all the changes to come, the primary mission of managed care remains the same — optimizing healthcare outcomes and getting employees back to productive lives.

## CorVel Sixth On Investor's Business Daily Stable 70

NEW YORK, NY. – In the high-flying economy of the late 1990s, the most stable businesses were often overlooked in favor of flashy longshots with outrageous projections. Today it's a completely different story. Companies with proven earnings records and experienced management like CorVel Corporation are the ones making waves.

When Investor's Business Daily selected the country's 70 most stable publicly traded companies CorVel ranked number six out of 7500 total. Over the last ten years CorVel has been a model of steady growth. The Company's annual earnings have risen fivefold and it's share price more than eightfold.

According to CEO Gordon Clemons, this success has to do with CorVel's big picture strategy. "We're a service company made up of lots of small pieces," Clemons said. "We don't do all of them as well as we should, but we focus on all of them."

Thanks to seasoned CorVel management, the Company has been able to maintain that focus. Clemons himself founded the Company and, together with a loyal senior team, has guided its growth. Said Clemons, "The reason there's value in longevity in management is you don't stop dancing halfway

CorVel has also made a habit of investing in technology. Most recently, the Company dedicated significant financial resources into developing new information networking systems.

Rather than play catch-up, CorVel has taken the lead in creating new management tools for their clients. "We don't report as much profit as we would if we weren't doing that," said Clemons. "We pour a lot back into building new services."

Investor's Business Daily is one of the most respected business newspapers in the world. It is the premier source for information for thousands of leaders in the business and investment community.

Some of the criteria for inclusion in the Investor's Business Daily Stable 70 consisted of public companies with earnings and sales growth rates of at least 10% in the most recent quarter. Companies had to have annual earnings growth rates of at least 10% for each of the past two fiscal years. Their five-year earnings growth rates had to be 10% or higher.



CorVel Town Today

# TechNews

The Latest Technology Today

## Care<sup>MC</sup> Puts the Details On Your Dash



ORANGE, Ca. – The dashboard of your car displays your vital driving information front-and-center, like your speed and gas level. Now the Care<sup>MC</sup> website does the same for your claims data. This advanced, yet surprisingly simple tool helps risk managers and claims professionals stay informed of their most important data at all times.

The Care<sup>MC</sup> Dashboard was developed after the technology and information systems team at CorVel examined the workflow of risk managers and claims professionals. They discovered how helpful it would be for them to have a tool that kept their most important information nearby. Said CorVel Product Manager, Brian Cushard, "It's very difficult to stay focused on the big picture when you're caught up in the details of a specific file. The Care<sup>MC</sup> Dashboard puts the big picture right on your computer desktop so you can be notified of high level trends."

The Care<sup>MC</sup> Dashboard takes full advantage of the Internet's most useful attributes. It's easily customized to meet the varied needs of different users. It gathers data from a vast array of resources and displays it in simple, easy-to-understand graphics. Care<sup>MC</sup> also works in real time, automatically updating information as it changes.

The Dashboard is a direct enhancement of the capabilities of Care<sup>MC</sup>. It expands the usefulness of this web-based tool from the day-to-day management of claims into the tracking of strategic information and trends. Claims managers can use it to inform them of items that require immediate action, like Case Management Reports and Bill Review Alerts. They can also use it to stay abreast of individual savings and claims by state. Even up-to-the-minute summary reports are available.

"The Care<sup>MC</sup> Dashboard is just the latest example of how technology is changing Managed Care," said CorVel VP of Information Systems, Tom Benson, "From here it's only going to get better, faster and more efficient."

Care<sup>MC</sup> is CorVel's web-enabled medical claims management tool. It securely connects employers, claims professionals, providers and case managers with the information they need. It is designed to accelerate claims processing and improve outcomes.

# Care<sup>MC</sup> Wins 'Award of Excellence'

By Tom Benson

ORANGE, Ca. – CorVel was recently honored in Business Insurance magazine's 2001 "Best of the Web" awards. The Managed Care Company was recognized with the "Award of Excellence" in the Property/Casualty Claims Services category for caremc.com. This annual award was established to honor companies who have made advances in insurance and risk management technology.

Care<sup>MC</sup> was launched in April of 2000. It was designed to accelerate claims processing and improve healthcare outcomes. Care<sup>MC</sup> connects the different parties involved in the processing of claims with information they need in real time. With Care<sup>MC</sup>, claims that used to take days, and even weeks to process can be assigned, reviewed, or updated in minutes.

The Care<sup>MC</sup> website is easy for everyone from claims professionals to risk managers to use. Designed to

adapt to the unique needs of different users, it can perform an array of tasks quickly and automatically. A claims professional might look to Care<sup>MC</sup> for bill review and tracking. A human resources manager might utilize it to track and manage employee absences.

What may be the best feature of Care<sup>MC</sup> is how it provides a forum for different constituents, like case managers and claims professionals, to work on the same claim, while protecting patient privacy. With an authorized password, information can be retrieved from any computer with Internet access.

Business Insurance magazine is one of the leading industry publications for risk managers, insurers, and claims professionals.



The  $Care^{MC}$  website securely connects employers, claims professionals, providers and case managers with the information they need. It's designed to accelerate claims processing and to help improve healthcare outcomes.

### CorVel Town Today

# CorVelPeople

The Employees of CorVel

Janet Aalto-Reno Pauline Aasheim Melody Abarca Andrew Abela Kendra Ackerman Gini Adamo-Cannor April Adams Donna Adams Glen Adams Ioan Adams Patricia Adams Patricia Adams Stacey Adams Tammy Adams Kristi Addington Nancy Addington Cathy Aden Fred Adge Randy Adkins Donna Aguilar Claro Aguinaldo April Aguirre Erika Aguirre Geneva Aguirre Agha Ahmed Tanveer Ahmed Heather Aistrop Seetha Aiyar Karmen Akahi Melinda Albrittor Leah Alcorn Kathy Alderson Jose Alegria Carroll Alexander Diane Alexander Jessie Alexander Lisa Alexander Maria Alexande Susan Alexande Theresa Alexande Roberta Alire Ellen Alldredge Lisa Allen Mickael Allen Sherrie Allen Eric Allison Eric Allison
Wendy Almond
Mike Almquist
Kari Altman
Amy Alvarez
Chona Alvarez
Diana Alvarez
Phil Amadio
Sonya Amaker Sonya Amaker Elaine Amber Debra Ambroff Mary Jo Andersen Barbara Anderson Nikki Anderson Scott Anderson Sharlene Anderson Sharon Anderson Susan Anderson Jane Andrews John Andrews Marie Anduiar Helene Annis Teresa Anthony Madeline Antuna Andrea Antwine Lee Anzaldi Dupe Apassa Sylvia Aponte Tamara Aponte Daniel Aragon Michelle Aragon Elizabeth Arambula Helen Arce Barbara Arduino Carilyn Arkin Jouglas Arnegard Teresa Anthony Douglas Arnegard Elizabeth Arnsdorff Patricia Aronin Angela Arrowood Vivian Arzola Leesha Aseltine Barbara Asher Deborah Asher Sue Ashley-Lakin Elizabeth Atayde Catherine Atkinson Ernest Attwell III Denise Ault Jane Ault Mary Ann Auner Anthonio Austin Patrick Austin Sherrell Austir Kristie Averitt Delia Avila Mikeeshia Ayer Monica Babb Shannon Babb Andrew Babbitt Jr. April Baca Marilyn Bahret Alfred Bailey Georgia Bailey Jennifer Baillargeon Amy Baker Amy Baker Danielle Baker Dena Baker Diana Baker Jacqueline Baker Sandra Baker Teresa Baker Adrian Bala Carolyn Ballard Laura Balmei Clydetta Baltimore Sonia Bambino Michael Bandome Tracy Bandstra Lisa Bania Mary Beth Bania Gina Bankowski Gail Banks Julia Banks Marcella Banks Linda Banmiller-Hepburn James Barbarise Elena Barberiz Cindy Barnes Michelle Barnes Rebecca Barnes Tamra Barnes Shumeki Barnett Margaret Barney Matthew Barnhart Devin Barnum Sharon Baron Deana Barone-Collins Bonnie Barr Nadine Barreau Estella Barrett Linda Barrett Donna Barringer Margaret Barrins Terryann Barry Kristin Barth Susan Bartlett Deborah Barto Marilyn Bartoli Dedrah Bartor Bonnie Bartosh Brian Bartunek Ruth Bartunek

Mercy Basconcillo Linda Bass Linda Bass Lisa Bastante-Morse Dwayne Batad Donald Batchelor Mary Batchelor Amanda Bates Carissa Bates Susan Bates Monica Batton Nancy Bauer
A. Baughman
Kathleen Baumes Susan Baumgartner Lori Baxter Paula Bayack Amanda Beach Amanda Beach
Denys Beach
Ivette Beach
William Beagle
Christopher Beamish
Sandra Beardsley
Evolum Reastley Evelyn Beasley Lynn Beasley Diana Beatty Jessica Beaudis Mary Ann Becht Joan Beck Margaret Beck Lynne Becker Philip Beers Sandra Beidas James Beisheim Patricia Belcarz Teresa Belew Ann Bell Anne Bell Kimberly Bell Latoria Bell Patricia Bell Peggy Bellan Christine Belrose Christine Belrose Laura Beltran Joan Benes Marcos Benitez-Mateo Steven Benjamin Jennifer Bennett Jerriet Bennett Linda Bennett Patricia Bennett Patricia Bennett Maryanne Benninger Kathleen Bennington Margaret Benson Thomas Benson Debra Benyounes Robert Beres Mary Ann Berhow Jack Berman Lee Bernstein Mollie Bernstein Shane Berry Anne Berson Mark Bertels Georgianna Bertomeu Jennifer Bertram Anna Bessette Michelle Betz Vicki Betz Vicki Betz
Deborah Bevando
Rebecca Bianchi
Daryl Bianco
Diana Bickham
Kathleen Bielec
Jennifer Bierly
Ranisha Bigbey
Duane Bigelow
Connie Binder
Daniel Bine
Lilly Binns
Liselotte Binse Liselotte Binse Muhiba Birashk Ann Birely Kerri Birkland Genea Birmingham Linda Bittner Ann Bitzei Karen Blackburn Lisa Blackson Leigh Blackwell Jessica Blackwood Diane Blaha Mary Blaha Sandra Blain Marcia Blair Antonette Blake Delicia Blalock Judy Blankenship Leslie Blanver Marjorie Blaschko Rebekkah Blashka Sandra Block Debra Bloom Debra Bloom Nell Bludsworth Dianne Blum Maria Boan-Hays Shanda Boarden Christine Bode Kathy Boerboom Tiffany Boggs Karen Bohlen Michelle Bohlken Mary Lynn Boline Mary Lynn Boline Coralia Boliva Guquilla Boller Stacey Bolton Electra Bond Kavlee Bond Joe Bonds Theresa Bone Carla Boney Charlotte Bonk Danielle Bonne lessica Bonnick Heidi Boodt Tina Booke Matthew Boome Leslie Boone Mary Booth Sharon Booth Ann Bordeian Ann Bordeianu Joseph Borgerding III Wava Borgerding Joseph Borja Joann Boroski Timiki Boston Timiki Boston
Gaye Botello
Suzanne Bouchard
Tammy Bounds
Cynthia Bourbeau
Phongsirath Boutsady
Patricia Bowen
Katherine Bowers
Lana Bowers Lana Bowers Linda Bowmar Cynthia Boycher Vicky Boyer Roselyn Boykin Donna Boysen Eileen Bozovich Robert Brabham Sandra Brabham Moirine Bradburn Angela Braddock Anita Bradford Julie Bradford Kathleen Bradford Donna Brady Kelly Brady Peggy Bragg Robbie Brainard Jeff Brand Suzanne Brandl Kim Brandt Rose Brandt Stephanie Brant

Kerrie Brasher Brenda Bratumil Robert Breeding James Breen Schadell Breen Linda Brefo-Thompkins Susan Breitenberg Laura Brent Janice Brewer Susan Brewe Susan Brewer Beverly Brezski Jill Brice Stephanie Bridges Janet Bridley Ann Brier Debra Brimm Donna Briscoe Rosa Britt Bernice Broach Colleen Brock Deborah Brock Jeffrey Brock Jeffrey Brock Elizabeth Brockavich Susan Brockmann Megan Brockwell Judith Brodal Bettie Brolsma Lee Brooke Monica Brooke Gina Brooks Jennifer Brooks Melanie Brooks Shannon Brophy Arthur Brouillette Barbara Brown Christine Brown Louisiana Brown Maureen Brown Melissa Brown Betty Browning Tiffany Brumfield Roxane Bruno Patricia Brutor Patricia Bruton Hellane Bryant Allyson Buck Alicia Buckley Susan Budden Edgardo Buenaobra Kathy Buenger Timothy Buenger Veronica Buentello-Ramirez Ramirez Karen Buffington Judith Bukoski Dana Bumpas Amparo Buono Ronald Burchfield Julie Buresh Phyllis Burgess Stacie Burke Michael Burnett Heather Burnham Rebecca Burnham Charles Burns Jr. Cecelia Burrus Jennifer Burton Laurie Burtor Linda Burwell Julie Busch Andre Bush Linda Bushrod Nora Buslik Wendy Bussie Michelle Butcher Kizzy Butler Debbie Button Reta Butts Patricia Byers Patricia Byers
Tamra Bynum
Lori Byrd
Teresa Byrd
Wendy Byrne
Carol Byrnes
Karen Byrns
Lisa Cabral
Keri Cady Keri Cady Cathrine Cafferty Sandra Cagampang Renee Cahill Kimberley Cain Suzanne Caldbeck Vickie Calhoun Christine Callahan September Callahan Sheri Callantine Margaret Cameron Joseph Caminiti Elizabeth Campbell Lori Campbell Mary Campbell Scott Campbell Michele Campio Delmi Canales Javier Canales Javier Canales Leanne Canales Diana Candelaria Rosemary Canitia Suzanne Cannon Lowyn Cantrell Tony Cao Fawn Carcifi Denika Carey Amy Carle Joyce Carlen Shelley Carlen Joanna Carlisle Elaine Carlson Elaine Carlson Beverly Carlton Dian Carmody Amy Carneal Jewelle Carnegie Sandra Carney Mendy Carpenter Rebecca Carpenter Jeraldine Carrera Lisa Carrigan Alina Carrillo Yariela Carrizo Amy Carroll Chuck Carroll Chuck Carroll
Jonathan Carroll
Susan Carroll
Carla Carron
Cheryl Carter
Janet Carter
Jeffrey Carter
Linda Carter Linda Carter
Loretta Carter
Mark Carter
Peta Carter
Lizette Casanova
Linda Cash
Cathy Casil
Lanette Cassel Lanette Cassel Carrie Castagnola Kirsten Castagnol Debra Castee Darla Castillo Marjorie Castillo Mayra Castillo Lawrence Cate Harold Caudell James Cavallo Ji Linda Cearley Christine Cecil Rita Cermak Pamela Cerny Charles Cerpa Barbara Cervante Stephanie Cesareo Deanna Cessna Sonya Chacon Kathryn Chafin Michael Chagaris Gerald Chambers

Donna Chapman Jeri Chapman Diane Chappell Jocelyn Charles Linda Charlton Terri Charney Bradley Chase Nathan Chaskin Darunwan Chayabutr Malisha Cheatham Randy Cheek Jeannine Chelonis Marcia Cheney Richard Cheney Richard Chenéy Que Cheng Susan Chiaramonte Mikael Childers Debbie Chmielorski Tamar Chochian Haewon Choi Soo Choi Sandra Christian Valarie Christie Gretchen Church Xavier Cibes Karen Cichocki Karen Cichocki Vickie Claar Cheryl Clark Mary Jo Clark Michelle Clark Thomas Clark Darryl Clarke Janet Clarke Michael Clemence Amiete Clement Florence Clemmons Gordon Clemons V. Gordon Clemons Natasha Clerkley Elizabeth Cleves John Cleves Susan Clewell Vivianne Clifford Elizabeth Cline Elizabeth Cline Lois Cline Diane Clinton Joyce Clock Erin Cloud Steven Cochran Brittany Cochrane Susan Cockrell Domoni Cody Janice Coe Janice Coe Elizabeth Coffing Bambi Cohagan Helen Cohen Leah Cohen Kathy Cole Anne Coleman Denise Coleman Marie Coleman Regina Coleman Robyn Coleman Terry Coleman Suzanne Colemere Carlethia Collier Kristi Collier Jennifer Collins Sharon Collins Stacee Collins Melissa Colon Michael Combs Kristy Common Thomas Conley Thomas Conley Kristy Conn Jo-Ann Connelly Joyce Conner Patricia Conner Patricia Connolly Shirley Connor Christine Conquest Connie Conway Connie Conway Angela Cook Darren Cook Joanna Cook Nellie Cook Cynthia Cooke Patricia Cooley Frank Cooney Elaine Coope Tracy Cooper Laurel Coover Candace Copp Irene Coppola Kelley Corbin Elizabeth Corev Daniel Cormier lan Corson Michael Costello Michael Costello Betty Couget Kathy Coulter Lori Courtright Amelia Covington Clinton Covington Tammy Cowan Ashley Cox Daniel Cox Frank Cox Laurie Cox Martha Cox Paige Cox Roberta Cox Roberta Cox Kay Crabb Ann Marie Crafts Sherry Cramei Madeline Crankovic Melissa Crawford Deborah Credit Nancy Creech Janet Creeger Sara Crew Kristi Criess Linea Crolv Monica Cronin Brian Cronk Kathy Crosby Sherray Croskey Robert Crouch Sharon Crouch Pamela Cruce Pamela Cruce
Dean Cruz
Mary Ann Cullen
Effie Culp
Dana Culpepper
Katharine Cumming
Anita Cunningham
Linda Cunningham
Kathleen Curran
Darla Currie
Beth Curtis Velicia Cuthber Marianne Cuthbertsor Julie Czerniak Theresa D'Alessandro Louis D'Andrilli Tony D'Orazio Susan Daggitt Donna Dahlstrom Jacqueline Daignault William Dallas Debra Dambache Mary Dametz Noel Dametz Chris Daniel Diane Danis Kathleen Darhun David Darnell

Kimberly Darnstaedt Elizabeth Dasko

Carlotta Daugherty Susan Daugherty Christie Davenport Luann Davenport

Gerald Chambers Tacy Chambers James Chambers-Welch

Ya-Ding Chang

Linda David Anita Davidson Anthony Davis Daniel Davis **Dottie Davis** Kathy Davis Marva Davis Michael Davis Misty Davis Nacher Davis Tracey Davis Yvette Davis Dianne Dawkins James Dawson Tammy DeVries Rita Dedominic Rita Dedominic Teresa Dee Roberta Degeer Letty Deguzman Rebecca Dehn Karleen Dejean Carmen Dejesus Miguel Dejesus Miguel Dejesus Rhodora Del Castillo Karen Delavan Elena Deleon Margaret Delgiorno Otis Delong III Paula Deluca Karen Demoruelle Jill Dempsey Teresa Dempsey Dina Denardis Jill Denham David Denker Dina Denne Karen Dennis Marianne Depoy Linda Derbin Cheryl Derby Michelle Des Michelle Dess Dorothy Devere Brenda Dewalt Vicki Diamond Lizet Diaz Maribel Diaz Maribel Diaz Mary Diaz Milsa Diaz-Gonzalez Carol Dickinson Linda Dickson Dawn Dicorte Tammy Diener Connie Diggs Donna Dillman Michelle Dimmings Michelle Dimmings Stephanie Dimmings Theresa Dinardo Tam Dinh Kathleen Diraddo Tina Ditomaso Kathleen Ditrich Katie Diulus Susan Diulus Gamble Dixon Yvette Dixon Harriett Dixson Nhu Doan Christi Doe Karen Doering Janine Doezie Kathleen Doiron Lisa Donaldson Kimberly Doneff Lori Donelson Tamala Donica Michael Donnelly Denise Donovan Kelley Donovan Timothy Donovan Gregory Dono Sandra Doron Laurie Dorr-Craig Randall Dorshorst Martha Dotson Sandra Dougherty Julie Douma Mary Dowell Donna Dowler Ericka Downs Alma Doyle Donna Doyle Anita Drager Tresa Drake Dwayne Dressle Susan Driggers Doris Driskill Nancy Drude Dameka Dubuc Cheryl Ducharme Linda Duckworth Sharon Dufek Matthew Duffin Matthew Duffin
Milanka Dukic
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Barbara Dunbar
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Marilynn Duncan
Norma Duncan
Jennifer Duncan-Garrett
Kathleen Duncanson
Nelson Dunham
Jerald Dunlap
Kathleen Dunn
Leslie Dunn-Kiniry Leslie Dunn-Kiniry Jayna Dunning Kay Dunphy Claudia Dupoux Jacqueline Duran Jane Duran Edna Durbin Margaret Durrua-Logan Eldon Duston Deborah Dutton Diane Dye Jack Dymond Brandi Eagle Michele Earney Jacqueline Farsley Lenore Eason Evelena Eastepp Heather Eastepp Joyce Eaton Lisa Eberlein Sandra Ebright Janette Echeme Janette Echemen Karen Eckelberg Nancy Eckl Marcia Eddins Jettie Eddleman Cynthia Edlund Helena Edmondso Carol Edwards Rebecca Edwards Theresa Edwards Todd Edwards Vanessa Edwards Phyllis Egan William Egan Alan Eiler E. Marlene Einfeldt Patricia Eisele Thomas Eix Jamie Ellerbrock Peggy Ellerbusch Cynthia Ellis Elana Ellis Reiko Ellis Margaret Elmiger-Mattes Catrena Elmore Catrena Elmore
Jeanne Engel
Liliana Engel
Mary Engelkens
Barbara England
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Danielle Englander Tammy Engle Renee Englen Linda Enis Kate Enright Bruce Entrikir Louise Epperson Robin Ercanbrack Debra Erlandson Louise Erps Maria Escalante Yamira Escobar Kourosh Eslamieh Elizabeth Essex Dawn Essing Jennifer Estad Jennifer Estad Marilyn Estep Beatriz Estrada Linda Etheridge Michelle Etherid Leslie Etter Kelly Evans Suzanne Evans Kathleen Everitt David Everly Nicole Ewing Rachel Faber Kimberly Fagar Diane Fain-Anderson Tracy Fair Connie Fallat Morgan Fancher Diane Farley Judith Farling Nancy Farrar Brenda Farrier Corinne Faulkner Rick Faulkner Cristine Fazenbake Carolyn Fees Evelyn Felice Regina Felipe Deborah Felsheim Deborah Felsheim Linda Felts-Skoden Sally Ferguson Tracy Ferguson Andrea Ferm Janet Fernandez Catherine Ferrelli Marilyn Ferringer Kimberly Ferris Kelly Fessel Kelly Fessel Robin Fetterly Angela Fiddes Barbara Fiebelkorn lvonne Figueroa Barbara Finch Ellen Findley Angela Finestone Eleanor Fingal Katrina Finkenbinder Lisa Finnegan Jennifer Fischer Susan Fischer Andrea Fish Michael Fishburr Bruce Fisk Karen Fisk Susanne Fiske Sherry Fitzjarrald Mike Flacco Sheila Fleer Beth Fleishman Danette Fleming Glennise Fleming Melinda Fletcher Melinda Fletcher Cynthia Fleury Cherilyn Flora Jessica Flores Annetta Flowers Bernadine Flowers Nakia Flowers-Wes Celestia Floyd Tena Floyd Carole Fluegel Donna Flynn Barbara Foley Sharon Foling Carmen Folluo Patricia Foltz Thomas Fondrer Aundrea Ford Faye Ford Karla Ford Lisa Ford Carla Forde Jerry Foreman Dianne Fortino Valerie Fortney Gloria Fortunate April Foster Lucinda Foste Risa Foster Kristen Fountain Kristen Fountain Darcy Fousie Donna Fowler Amanda Fox Carol Fox Gail Fox Melissa Fox Carol Fox-Good Kristin Francis Dee Francois Beth Frangipan Beth Frangipa Paul Frank Rita Frankel Julie Franklin Lori Franklin Sherina Franklin Susan Fransen James Frantz III Monica Frasei Karen Frauenhoffer Lin Freasier Nicole Fredette Patricia Fredette Deborah Fredricks Teresa Fredricks Ronald Freedman Ronald Freedman George Freudenberg Ingrid Friedrich Karen Friel Carrie Fries Kathleen Fries Kathleen Fries Jenny Frimmer Tammy Froseth Melisa Frost Catherine Fryberger Jessica Frye Mary Frye Daryl Fulghum Irene Fulk Laura Fulkerson Harry Fuller Jr Harry Fuller Jr Liberty Fullon Brenda Fulton Terry Fung Virginia Furmanek Brandi Gage Dianne Gaines Mary Galbraith Judith Gallagher Wendy Gallaghe Carla Gallamore Victoria Gallo Susan Galyo Karen Gambrel Sandra Gampewe Regina Gann Patrick Gannon

Angie Garber Debra Garber

Diana Garcia Erica Garcia Julia Garcia Mamie Garcia Manuel Garcia Maria Garcia-Ali Jacqueline Garcia-Davis Amy Garibay Erica Garibay Casey Garner Cindy Garrett Shirlon Garrett Deborah Garris Deboran Garris Kimberly Garza Carol Gasser Linda Gast Nicole Gaugl Nicole Gaugl
Darci Gaulin
Laura Gaura
Lamonica Gayles
Shana Gaynor-Champion
Deborah George Mary George Maria Georgiafandi Michelle Gerdy Graciela Gerometta Brian Gesing Sandra Gettys Jennifer Geye Susan Giannoni Chriss Giaquinta Melissa Giarratano Allison Gibbs Ashley Gibson Patricia Gies Stacia Giesick Jeri Gilb Sandra Gilbert Marlene Gilbertson Carrie Giles John Gilliam Jane Ginewsky Kathryn Ginley Teresa Giocome Deborah Girard Natasha Gist Natasha Gist
Jerry Glasgow Jr
Cynthia Glass
Linda Glazner
Latesua Glenn
Keith Glines
Naketa Glover Judy Godard Robyn Godwin Antoinette Goeing Gladys Gomez Julian Gomez Theresa Gonsalez Marisol Gonzales Rhonda Gonzales Jose Gonzalez Lori Gonzalez Maria Gonzalez Sheila Gonzalez Cristina Goodman Sharon Goodman-Pitts Alma Goodwin Susan Goodwin Anne Gordon Anne Gordon Randy Gore Kristene Gore Marie Gore Pamela Gore Daniel Gormley Loraine Gorr Jeanne Goshen Jeanne Goshen
Traci Gospodnetich
Debra Gowe
Patrick Graff
Cori Graham
Lisa Gran-Hartshorn
Janice Grandelis
Rose Grander Rose Granger Carlyle Grant Linda Grant Ronald Grant Jacqueline Grass Janet Graves Marilyn Gravgaard Kathleen Gray Kimberly Gray Marcia Gray Mary Jane Gray Sarah Gray Mary Grayson Steven Graziano Margaret Grecula Arlene Green Barbara Green Katria Green Michele Greer Michelle Green Rhonda Green Vicky Greene Karen Greenleaf Deborah Greer Jennifer Gregory Jennifer Greminger Adele Griffin Antoniette Griffin James Griffin Steve Griffiths Luddie Grigsby Michelle Gree Luddie Grigsby Claude Grise Saara Grizzell Shellie Gronlund Jennifer Grooms Auston Gross Wendy Gross Kelly Grossman Mike Grossman Nancy Groves Luane Grube Sean Grube Gillian Gruber Jaime Gruebe Patricia Gsell Elizabeth Guerrero lebecca Guerrero Jane Guida Susan Guida Susan Guiheen Katherine Guiliano Griselda Guillen Griselda Guillen Miling Guim Suzette Guimon Cheryl Gulasa Kathy Gullatt Lindsey Gulley April Gunder Maureen Gunde Carol Gunkel Angela Gunte Meta Gupta-Wetze Julie Gurke Cathryn Gustafson Rhonda Gutierrez Diana Guzman Thomas Guzzo Ally Haak Fave Haas Eugenia Hachenberg Frank Hackett Jacqueline Hackne Julie Hadley Carol Hadnot Jackie Haferbecke Kay Hageman Elizabeth Hagen Lori Hager Deborah Hairr Robyn Hale Twilla Hales Melani Pamela Hale

Christopher Hall Cynnamon Hall David Hall Delinda Hall Marlisha Hall Sharon Hall Susan Halle Yvonne Hallett Alisa Halton Victoria Hamann Kristen Hambright Maryann Hamiltor Ronald Hamilton Shelly Hamilton Nora Hamlin Steven Hamman Steven Hamman Sandra Hammel Bobby Hammond Susan Hammond Tametria Hammonds Chester Han Paul Han Sulaiman Hanif Arthur Hanley Jr. Tammy Hannan Tammy Hannan Desirae Hannemar Susan Hanowski Laura Hanscom Shelia Hansen Linda Hanson Wayne Hanson Suzanne Hardemar Marcia Harder Mike Hardin Randall Harding Donna Haring Mildred Harman Lvnn Harner Julila Harper Kevin Harper Doris Harrah Doris Harrah Carmen Harris Charles Harris Cherlyn Harris James Harris Marta Harris Natasha Harris Rosabel Harris Ruben Harris Sheila Harris Barbara Harris Barbara Harrison Paulette Harrison Kendrick Hart Carol Harte Katherine Hartl Jean Hartman Diane Hartrick Karen Hartsook Beth Harvey Harriet Harvey Mary Hasenstaub Lavon Hasselbring Janice Hastert Stephanie Haston Cassie Hataway Fave Hatch Vong Hathi Nicole Hauffamn Nicole Hauffamn Vivien Hawe Stephanie Hawkins Carla Hawley Eileen Haworth Scott Hayden Gloria Haye Betsy Hayes Biniqua Hayes Barbara Hayes-Vito Janet Hays Teri Hays Linda Hayward Cristita Hazel Tamera Hazeltine Tamera Hazeltine Patricia Heater Gloria Hebert Rhonda Heber Angela Hefne Shauna Heinen Rebecca Heinzmar Amy Heitkamp Mary Helfmar Amy Heller Janét Hellwig Teresa Helsel Sherrol Heltor Donna Heltzell Nina Hempfield Margaret Henderson Willette Henderson Sally Henderson-Oliv Elizabeth Hendrix Michelle Hendry Wanda Henley Charles Henneken: Charles Hennek Dawn Hennon Kristin Hennon Janet Henry Rodney Henry James Henshaw Darla Hensley Terry Henson Nadine Henzes Mary Herber Amy Hergenhan Jorge Hermida Angelica Hernandez Carmen Hernandez Dina Hernandez Tammy Hernandez Laura Hernick Deborah Herod Mavumi Herrera Karen Hester Greta Hettinger Carolyn Heuer Pamela Hewitt Pamela Hewitt
Kathleen Heydon
Laura Heywood
Judith Hickey
Angela Hicks
Iantha Hicks
Ishimine Hicks
Ishimine Hicks
Robert Higby
Christle Higham
Louise Highsmith
Melissa Hildebrand
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Judy Hill
Marjorie Hill Marjorie Hill Patricia Hillestad Donna Hilliard Nikki Hilton Rosemary Himuro Sheryl Hines Manish Hingoran Judith Hirsch Tracy Hitzeman Phyllis Hobert Dave Hobson Janet Hodge Ronald Hodge Valorie Hodges Beth Hoffer Arlene Hoffman Lisa Hoffman Debbie Hogren Andrew Holbert Virginia Holbert Kristin Holcomb Tammy Holder

Yolanda Hollenquest Christy Hollingsworth Janelle Holling Jovonna Holmar Cheryl Holmes Chantel Holt Krystal Holthus Anita Holtzman Ronald Holyfield Doug Homa Christina Hommel Sonya Hommes Cathleen Hopkins Lisa Hopkins Kathleen Hoppe Tamala Hopson Theresa Horace Julie Horak Karen Horlacher Wanda Horner Seward Horner Seward Horner Seward Horner Juanita Horsey Juanita Horsey Juanita Horsey Ronald Holyfield William Horton Stephen Horvat Blanche Hosgood Alison Houston Janet Houston Theresa Hoversor Jennifer Howard Jerry Howard Paula Howard Abbey Howell Karen Howenstine Hung Hsieh Regina Hubble Nancy Huber Diane Hudson Naricy Huber
Diane Hudson
Hiduviges Huerta
Erin Huggard
Lori Hughes
Mary Anne Hughes
Augustine Hume
Charles Hunte
Aleta Hunter
Conchetta Hunter
Conchetta Hunter
Conthetta Hunter
Corla Hunter
Kelley Hunton
Carla Hursey
Valerie Hurst
Norma Hurtado
Anthony Huspaska
Aubrey Husted
Linda Huston
Garlana Hutcheson-Garlana Hutcheson Mathews John Hutchinson Kristina Hutchinson Jill Hutter Lisa Hutter Diane Hyatt Rose lagmin Yvette lannaccone Leslie Ihrie Richard Illioff Donna Imhoff Rebecca Inghram Rosalie Inman Rita Inmon Rebecca Innes Roxana Inouye Alla Itkin Patti Ives Amy Iwanski Barbara Jagielski Carolyn Jankows Charlene Jantz Elizabeth Jarratt Henrietta Javier-Warren Jeffrey Jenkins Sheree Jensen Laura Jerde Sung-Hee Ji Michael Jirkovsky Barbara Johnson Betty Johnson Carol Johnson Christina Johnson Dana Johnson Kathleen Johnson Jacquelyn Johnson Jennifer Johnson Jeri Johnson
Judith Johnson
Kendra Johnson
Kendra Johnson
Kimberley Johnso
Linda Johnson
Mary Johnson
Patricia Johnson
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Rita Johnson
Roberta Johnson
Stephen Johnson
Vanessa Johnson
Welford Johnson
Volanda Johnson Jeri Johnsor Yolanda Johnsor Estella Johnson-Rollings Phyllis Johnston Preston Jones JR. Angela Jones Angela Jones Deborah Jones Erma Jones Forest Jones Justin Jones Michelle Jones Patrina Iones Ricky Jones Robin Jones Michele Jones-Mosely Michele Jones-M Pamela Jordan Shelley Jore Eileen Jorgensen Marie Jorgorian Ginny Joseph Anjali Joshi Michelle Joyner Bill Juenemann Irene Jurek Eileen Kaqawa Eileen Kagawa Lois Kahl Sarita Kalbacher Kirsten Kalwaytis Sherry Kamer Melissa Kamm Janine Kanable David Kane Kathy Kangas Sue Kanz Gail Karimian Hans Karlsson Patricia Karı Jeannette Kaufman Rose Kaufman Denise Kazmierzak Kathleen Keeffe Karen Keenan Deana Kees Faith Keith Myra Kelehe Judith Keller Judith Keiler Kencil Keller Jennifer Kem Mark Kemberling Jessica Kemp Julie Kempkes

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David Lariviere
Alberto Larrazabal
Ann Larson
Delia Larson
Nancy Larson
Donna Laster
Stephen Lataxes
Ann Latham
Brenda Laughlin
Linda Laughlin Petro Lawriw Sheryl Lawson Tara Lawve Jerry Layton Lisa Layton Patricia Le Penske Huong Le Yen Nguyen Le Diane Leachman Roberta Leade Luann Leaders Karen Leak Louise Lear Laura Lee Yolonda Lee Diana Lentz June Leonard Kris Leonard Marilyn Leonard Krista Lepak Kerry Leuty Cheryl Lewis Darline Lewis

Cynthia Lewter-Brown Mary Libbert Khristin Liberty

Joyce Lifshitz Gisela Lile

Christine Lim

Karen Lindner Karen Lindsey Kerri Lindstedt Barbara Link Joan Linn Damara Linneman Colleen Linzenbold Beth Liotta Delberta Lipscomb Grace Lisy Cynthia Little Julie Little Carol Littlefield Michelle Littlejohn Christine Livingston Christine Livingston Saniea Livingston John Lluvera Joyce Lockhart Debbie Loe Gary Loggains Jack Long Lisa Long Marc Long Mary-Therese Long Deborah Loomis Keli Looney John Lopes Alicia Lopez Jamie Lopez San Juanita Lopez Sherry Lopez
Nancy Lopez-Ibanez
Crystal Lorah
Kristen Lovell Rosemary Lowery Jamie Ludemann Emily Luevanos Karen Lundelius Phyllis Luttrell Thanh-Van Ly Shari Lykins Patriciá Lynch Roxanne Lynch Anne Lyng
Teresa Lynn
Christopher Lyons Mary Ann MacCarthy Margaret MacDonald Judith MacDougall loanne Maclulavicius Gregory Macera Benjamin Mack Mary Mackey Dana Madden Dana Madden Joan Madden Angela Maddox Sharon Madrzykows Myrna Madura Annie Magee Lephia Maggiore Tammy Magrey Cathleen Mahmoud Phillin Mai Phillip Mai Ann Major Mary Jane Major Tonya Malady Phonenary Malaikham Donna Malandro Charlotte Malave Alberto Maldonado Debra Mallett Roberto Mallo Anne Maloney Anne Maloney
Jessica Mamer
Jane Mann
Tammy Mann
Brigitte Manning
Janet Manning
Judy Mannon
MacHelle Manny
Tanya Manseau MacHelle Manny Tanya Manseau Stephanie Manuel Charles Manzo Ronald Manzo Deborah Marchesano Cathleen Marion Paula Marion Chris Markey Julie Marks Julie Marks Annetta Marlow Abigail Marquez Christina Marquez Renee Marschall Carla Marshall Kenneth Martin Marlene Martin Shari Martin Shelley Martin Theresa Martin Brenda Martinez Christen Martinez Crislinda Martinez Edna Martinez Juanita Martinez Veahal Martina Ysabei Martinez Tino Martinez Nilda Martinez-Rodriguez Nilda Martinez-Ro Staci Marvin Linda Masengarb Ana Mason Leah Mason Rashida Mason Carol Massey Timothy Massie Susan Mathewsis Katherine Mathis Mary Matthews Barbara Mattson Ann May Cheryl Mayforth Matthew Mayo Rosemary Mc Bride Janice McAbee Kathleen McAnallen Kathy McCafferty Charles McCall Linda McCall Lisa McCarty
Karen McClain
Charlotte McCleery Karen McCleery Denise McCloud Scott McCloud Rhonda McCollum Rhonda McCollum Linda McCorkle Melissa McCormick Therese McCorquadale Margaret McCoskey Christine McCoy Mary McCoy Robert McCrae Justin McCully Lori McCully-Butcher Sandra McDaniels Lois McDermand Cheryl McDermott Lorraine McDermott Michael McDermott Sandra McDermott Melissa McDole Christy McDonald Nancy McDonald Pauline McEachir Jane McElroy Kostelyk Margaret McFann Donald McFarlane

Patrick McGuigan Dian McIlwain Steven McKelvin Lynne McKelvy Linda McKenny Linda McKenny Barbara McKevitt Michael McKevitt Joanie McKinlay Anthony McLaughlin Jennifer McLaughlin Patricia McLaughlin Scott McLeod Mary McMeans Joanne McMillan Joanne McMillan Stacey McMillan Christopher McMullen Dennis McMullen Judy McNear Patricia McOwen Cindy McQuillin Yolanda McRae Phillip McSparin Amy Meadows Carol Meadows-Bye Heather Means Leanne Means Christopher Medina Marcia Medina Marcia Medina
Pamela Medina
Maria Medrano
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Nikki Melton
Silbert Mena
Dora Mendez
Florie Mendiola
Michelle Menendez
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Ruth Michels
Lisa Mihara
Teresa Mikiciuk
Karen Miksic
Judith Miles
William Miles
Edilia Milian
Margaret Milkes
Maxine Millard
Angela Miller Angela Miller Cindy Miller Colleen Miller Darlene Miller Karen Miller Leticia Miller Marie Miller Nicholette Miller Pauletta Miller Pauline Miller Quintella Miller Robbie Miller Shaneisha Miller Susan Miller Pamela Milliron Kathleen Millma Kathleen Millmar Crystal Mills Deborah Mills Heather Mills Patricia Milmine Christine Mimms Sukit Mingviriya Malanie Minister Linda Minnich Danielle Minnick Rosa Miranda Sandra Misch Laura Mitchell Linda Mitchell Pamela Mitchell Stephanie Mitchell Tamara Mittelstadt Sharon Mitzel Laurie Modrall Christy Mohai Maureen Molchanov Jasmin Molina Jasmin Molina Jenny Moline Patricia Moneyhon Patricia Moneyhon Carrie Monger Wanda Monique Cheryl Monroe Lawrence Montoya Rebecca Montoya Victoria Montz Cecil Moody Carolyn Moore Judith Moore Kimberly Moore Marcia Moore Nancy Moore Paul Moore Sharon Moore Cassandra Moore-Bailev Steve Mootz Anna Morales Lorena Morales Miriam Morales Allison Moran Nicholas Moran Rhonda Morar Betsy Morehart Robert Morell Ana Moreno Carita Moreno Joyce Moreno Maria Moreno Maria Moreno Sandra Moreno Jill Morgan Joan Morgan Patricia Morgan Rachael Morgan Rebecca Morgan Robyn Morgan Tammy Morney Claudia Morrell Amanda Morris Myrna Morris Cathy Morrison Paula Morrison Angela Mortor Janet Morton Sonya Morton Linda Mosby Joan Mosei Margaret Moses Cheryl Moylett Mary Ellen Mrozinski Carmen Muchacho Kathrine Mueller Honora Mulligar

Bonnie Mullina

Heidi Mundell

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Peggy McGahagan Kathleen McGinley

Margo McGivney Tami McGlinsey

Charline McGrath

Donna Phillips

Donna Prillips Rosa Phillips Shana Phillips Vanessa Phillips

Jill Phinny Don Pickering Jr.

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Theresa Murkey Ann Murphy Barbara Murphy Kristin Murphy Mary Murphy Patricia Murphy Patricia Muray Laurie Muth Shannon Mutz Curt Muyres Alexander Myachin Debora Myers Gretchen Myers Joyce Myers Joyce Myers Richard Myers Suzanne Myrene Joanne Nadeau Pamela Nakashima Joo Namkoong Jeanne Napie Christine Naugle Janet Nauman Anthony Navarro Rebecca Neal Lori Ann Neff Alice Lee Neidhart Ashlev Nelson Asniey Nelson Carrie Nelson Gary Nelson Jackie-Lynn Nelson Kara Nelson Melissa Nelson Tony Nelson Beth Nemeth Minhthu Nguyen Lorraine Nicholas Tammy Nicol Ruth Ann Niedert Moises Nieves Andrea Niknam Stephanie Nimblett Sabine Nirk Carol Noia Eric Norful Erika Norgren Paul Norman Karen Norris Jo North Kathryn Norton Gary Nosonovsky Grace Novelo Melissa Noyes Patricia Nullmeyer Peggy Nyman Eric Norful Judith O'Donovan Michael O'Hagan Tina O'Leary Derick O'Sullivan Mayra Ochoa Tania Ochoa Rhonda Okolo Valerie Oliver Leslie Olmsted Helen Olsen Kris Olsen Michele Olsen Denise Olson Kimberly Olson Don Opgenorth Robin Oppenhei Hilda Ornelas Robert Ortiz Mary Ortmeier Susan Orzolek Elizabeth Osborn Carlos Oses Amanda Ostrowski Amanda Ostrows Michelle Otero Brandie Outlaw Renea Overstreet Treva Overstreet Mary Oviedo Erin Ovitz Amy Owen Amy Owen Eileen Owens Marcia Owens Yolonda Paez Joanne Palladino Joel Palmer Amanda Paris Jun Park Seungsook Park Clarence Parker III Velma Parker Diane Parker-Lawson Elizabeth Parlett Elizabeth Parlett Sandra Parra-Vogler Kathleen Parsons Mary Parsons Rosa Pasour Christina Passmore Assunta Pasteur Joanne Paymal Michele Payment Marcia Payne Micheal Payne Michelle Peaceman Elizabeth Pearson Freddy Pedersen Lillian Pedersen Roxie Pedroli Manuel Pedroza Twila Peitz Felecia Pellam Christine Pellett Kim Pemberton Julie Pena Louise Pena Mary Pena Michael Pena Michael Pena Connie Pendley Marjorie Penebacker Patricia Pepe Bettina Perceful Teresa Perdue Elizabeth Pereira Lucinda Perey Gina Perez Christine Perkins James Perkins Morissa Perkins Kim Perry Lori Perry Michele Peterser Hazel Peterson Jacqueline Peterson Rebecca Petros Paula Pezzano Corrina Philing Barbara Phillips Denise Phillins

Debe Pickering Fabio Pico Juliana Picon Henry Pierce Michelle Piercy Enid Pierre Enid Pierre Myriam Pierre Kristen Pierson Jacquelyn Pilarski Letitia Pimentel Sharyn Pimpinelli Debra Pinkerton Gladys Pinover Pamela Piper Pamela Piper Laura Pivonka Saundra Piwinski Susan Plambeck Jane Plimack Michele Plocki Christine Plowman Linda Poche Stacey Podgorski Silvia Poe Connie Pohlman Jodi Polston John Pompei Shari Ponder Carol Poniewaz Dorine Poole Cherie Pope Melissa Pope Johnita Porter Lisa Porter Terrilynn Porter Traci Porter Rosita Portugal Tamora Owens Sara Potter Joe Potts Jr Nancy Poulin Cynthia Preisig Ingrid Prentice Elizabeth Prestin Suzanne Prestridge Jane Prewitt Jocelyn Pride Mary Prideaux Justin Pripusich Cynthia Pritchard Diane Pritchard Cristina Procita Arlene Propst Paula Pruitt Patricia Pruitte Angela Pruner Debra Prutzmar Abdulla Qudrat Shahira Qudrat Blanca Quiles-Marrero Elizabeth Quinn Cristina Rabano Theresa Rabinek Barbara Rada Susan Radzvickas Richard Raines Constance Raines-Kriese Eileen Ramallo Janet Ramallo Nancy Ramey Manuel Ramirez Manuel Ramirez Anna Ramos Josefina Ramos Lawrence Ramos Rosa Ramos Gretchen Ramsey Jenay Ramsey Julie Randleman Julie Randleman Annette Rangel Barbara Rapchinski Venice Rashford Diana Rattler Roger Rawlings Richard Raymo Carolyn Ready Margaret Reagan Margaret Reagan Donnie Reddick Kimberly Redding Lisa Redifer Elizabeth Reed Kelly Reed Sandra Reed Shirleen Reed **Grant Rees** Valerie Reese Janet Reffett Darrin Reichle David Reid Janet Reid Jennifer Reid Jenniter Reid Leslie Reid Serena Reiff Ruth Reilly Gail Reimer Cheryl Reineck Retsy Reiner Nancy Reisner Sharon Reiter Tina Renfro Tommy Renick Linda Revels Rebecca Revolinsk Anabel Reyes Charles Reyes Mary Reynolds-Wingo Lisa Rhea Gail Rheaume Tana Ribble Arthur Rice Kimberle Rice Janice Rich Jennifer Rich Robin Rich Aimee Richards Aimee Richards Jonathan Richards Michelle Richards Sharon Richards Shirley Rickert Katrina Rico Brenda Ridder Stephen Riddle Elizabeth Ridings Cristina Riera Brenda Riley Sarah Riley Judith Rinderle Barbara Rinearson Barbara Rinearson Marianne Ritchey Rebecca Riva Maritza Rivero Patricia Roark Marjorie Roat Judy Robarge Velisa Robbins Donald Roberge David Robert Jennifer Roberts Linda Roberts Misty Roberts Phyllis Roberts Tara Robertson

Vickie Robinson Susan Roby Theresa Rocca Maritza Rodriguez De Perea Carolina Rodriguez Elsa Rodriguez Maria Rodriguez Patricia Rodriguez Sylvia Rodriguez Deborah Rogers Randy Rogers Margery Rohde Ann Rohlf Micheline Rojas Micheline Rojas Patricia Roling Margaret Rollen Shari Romain Hortensia Roman Rose Romane Nicholas Romano Mary Alice Romans Evelyn Romero Marie Romero Carlton Rood Jane Rooney Kimberly Roque Carmen Rosales Marcia Rose Laura Rosenbaum Marina Rosenfield Vicki Rosmanı Tami Roush Tami Rowe Angela Royal Johney Royer Susan Rozell Sylvia Rubio Joshua Rugowski Amanda Rupp Christine Rushenberg Patricia Rushin Barbara Russell Burnis Russell Sarah Russell Valerie Russell Mary Ruyalcaba Bonnie Rvan Janet Ryan Joni Ryan Marzena Rybicki Lisa Sabye Lisa Sachs Josue Salazar Tonya Salley-White Judy Salvestrin Elaine Sanchez Shasta Sanneman Milton Santiago Cathy Santini-Cordell Dan Saraz Rita Sassano Linda Satterthwaite Le'nai Saunders Linda Savage Tim Scaboo Natalie Scarborough Jacquelyn Schabacker Dina Schaeffer Kathrine Schaff Lisa Schaffer Tammy Schalk Yvonne Schautteet Victoria Scheckel Victoria Scheckel Mary Scheel Anita Schek Karla Schell Sharon Schiera Catherine Schinski Beth Schlup Catherine Schmelz Geri Schmid Elaine Schmid Hany Schmit Debbie Schmitz Debborah Schmollin Deborah Schmollinge Alison Schoepp Debbie Schreck Lisa Schreiber Margaret Schroede Marie Schroeder Ming-Jen Schu Alicia Schubert Pamela Schuber Susan Schuknecht Cindi Schultz Merilea Schultz Tracie Schultz Angie Schumacher Rhonda Schutz Joann Schweigert Richard Schweipe Melinda Schwitters Catherine Sciarra Janelle Scott Linda Scott Sarah Scott Susan Scott Terri Scott Suzanne Screptock Shugie Scroggin Kimberly Scurlock Charles Seas Charles Sears Malinda Sears Carrie Segura Krista Segura Amy Seigel Kenneth Selensky Dquence Self Robert Seliskar Kimberly Sellers Tracy Sellers Margaret Sender John Sendlosky Darla Senn Evelyn Serrano Veronica Serrano Mary Sevinsky Cynthia Seyk-Young Lori Shafer Sandra Shafer Sherry Shaffe Bindi Shah Bindi Shah Mukundray Shah Terry Shahan Sara Shamblin Barbaraj Shane Lisa Sharkey Renu Sharma Terri Sharpe Tracie Sharpe Lynda Shave Donna Shaver Donna Shavei Ashley Shaw Lynn Shaw Shenika Shaw Linda Shea Beverly Sheetz Diane Shefveland Diane Shelburne Brenda Shell Sheila Shidlofsky Virginia Shields Sarah Shimko Timothy Shinaben Margaret Shinn Nancy Shinn Angela Shipp Cindy Shirley Alice Shoaf

Jennifer Short
Craig Shucker
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Laurie Siegel-Sanfiel
Tav Sihabouj
Jolene Silbernagel
Christopher Simants
Kevin Simler
Victor Simone
John Simpson Linda Simpson Melanie Simpson Victoria Simpson Faye Singer Joseph Sirianni Catherine Siver Sharon Sizemore Virginia Skelton Lesley Skipper Elizabeth Skyles-Jordan Ashley Slate Janiese Slater Brian Slaughter Davina Slaughter Dolores Slavis Lois Sloan Mary Sloan James Smawley Kelly Smeltzer Jane Smerdell Betty Smith Brian Smith Brian Smith Christina Smith Connie Smith Debbie Smith Debra Smith George Smith Jean Smith Lisa Smith Margaret Smith Margaret Smith Michael Smith Nancy Smith Renee Smith Rusty Smith Tamara Smith Julie Smrz Julia Smythe Beverly Snaman Vicki Sneath Nanette Soccir Anita Solano Kelley Solheid Toby Sorkin Jeffrey Soto Linda Spade Yvonne Spellman Lanette Spence Jeanne Spiegel Debbie Springe Jeffery Squires Danielle St Hilaire Leane St. Peter Lisa Stadler Shelby Staffenson Darren Stahulak Mary Stallworth Annette Stapp Hana Stara Vonnie Starcher Amber Stark Sara Starke Sherrie Starke Sherrie Starke Ken Starr Netria Starr Lori Staup Anthea Stebbins Deborah Stebnitz Laura Steckbauer Lisa Steed Mary Steffen Latonya Stegall Anna Steinberger Tasha Steinkamp Amy Sternberg Amy Sternberg Harriett Stevens Lynn Stevens-Mitchell Gayla Stewart Susan Stewart Ty Stewart Laura Stickfort Nancy Stickley Jody Stigar Laurie Stiggers Mary Ann Stine Donald Stobo Cathy Stogel
Denyel Stokes
James Stolen
Katie Stoll
Dana Stoller Bill Stolte
Jacquelyn Stone
Latonya Stone
Melanie Stone **Douglas Strauss** Darla Strzesynski Makia Stuart Yvonne Stuckey Margaret Stutsman Patricia Styles Deborah Sublett Suriyakumar Subrahmanian Jungsheem Suh Charlotte Sujeta James Sullivan James Sullivan Winifred Sullivan Nandakumar Sundaresan Justino Surla Jr. Marie Surrency Robin Surrey Steven Sutherland Patricia Sweetin Richard Sweney Tracy Swift Juanita Swigart Mary Swindell Wendy Sykes Sue Szerlong Duane Szymanski Michelle Szymczak Jenny Tackábury Chervl Tadiello Sara Taggart Sharon Taliaferro Sharon Taliaterro Ethel Taniguchi Ellen Tanner Myrna Tapounet Marilyn Tapper Audrey Tart Maryann Tartamel Gwendolyn Tarver

Liliana Tatum Jean Taylor Marcia Taylor Marreen Taylor Merinda Taylor Samuel Taylor Samuel Taylor Stacey Taylor Teresa Taylor Lonie Teater Shirley Teders Gayle Tedford Luan Teh Maria Tejeda Suzanne Temple Leah Terral Prentiss Terry Sharon Terry Maureen Tessier Mary Tevlin Michelle Thane Bradley Thiele Christopher Thomas Gladys Thomas Jennifer Thomas Julie Thomas Karen Thomas Pauline Thomas Sonja Thomas Wilda Thomas Christina Thompson Angela Tigges Debra Tillhof Gary Tindle Maureen Tinker Patricia Tirado Shirley Tirone Lynda Tobolski Kelly Todd Merry Todd Lisa Tokich Jeannine Tomaszewski David Tompkins Bertha Torres Pamela Tortorici Deborah Troy Paul Troyer Jr. Wendy Trozzi Sharon Trudeau Cecilia Trujillo Laura Trujillo David Tucker Janice Tuggle Norma Turkalp Martha Turne Steven Turner
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Angela Tymann-Odom
Johanna Untalan Gloria Ursal Joella Vaclavik Kathleen Vaden Dena Valentine Pamela Vales Rachel Valls Ingrid Van'T Hof Douglas Vanderr Pang Vang Kyria Vansickle Sharon Vanslooter Cynthia Vargas Bettina Varne Ellen Varner Cynthia Vashkelis Susan Vassallo Amanda Vatte Beth Veeder Linda Velasquez Liza Velazquez Maria Velazquez Gladys Velez Thomas Vermilya Thomas Vermilya Don Vidal Victoria Villarreal Mary Vincent Kalounna Virachith Jeanine Visser Ronnel Vista Kathleen Voigtlander Phyllis Volk Mary Volrath Christopher Von Arb Betty Vosberg Betty Vosberg Laura Voyles Katie Vu Lien Vu Donna Wade Gina Wade Traci Wade Sharon Wagner Stewart Margaret Wagner Nicole Wagoner Kristy Wait Lititia Walden Mickie Walding Joanne Waldron Kim Waldstreiche Charlene Waley Shayne Walker Karen Walker Karen Walker Kenyon Walker Phyllis Walker Marsha Wall Renee Wall Julie Wallace Linda Wallerstedt Christopher Walsh Tamara Walsh Karen Walters Eric Waraksa Deborah Ward Debbie Warmke-Eide Geraldine Warne Anna Warner Angela Warren Nicole Warren Celine Warrine Kim Washburn Dana Washingtor Sandra Wastler Karen Waterman Amy Watkins Corrinne Watkins Debra Watkins Martha Watkins Cheryl Waymar

Sherry Weaklim Sandra Weasner Meredyth Weave Rachel Weaver Rnonda Weil Patricia Weimert Donald Welch Amy Wellman Patricia Wells Mary Wells-Garland Therese Welter Barbara Werling Dana West Dana West Shawn West Marie Westfall Melanie Westin Kathryn Westlund Patricia Weston Paul Wexler Robert Wheeler Patricia Whisenant Cynthia Whisman Ronald Whitby Debra White Jane White Joann White Laura White Lynne White Margaret White Shelia White Patricia Wiechecki Donna Wiggins Mary Wiglusz Kerry Wiles Ronda Wiles Lisa Wiley Debra Wilkerson Brandi Wilkinson Carol Wilkinson Harriet Wilkinson Sandra Willett Edward Williams J Beth Williams Carolyn William Dainer William Shannon Williams Shirley Williams Tracey Williams Nina Willis Radeana Willis Angela Wilson Carol Wilson Frances Wilson Kathleen Wilsor Latashia Wilson Linda Wilson Margaret Wilson Marsha Wilson Meredith Wilson Sheila Wilson Sheryl Wilson Shirley Wilson Susan Wilson Sean Wiltison Dashawna Withers Amy Witthuhn Ron Wojciechowski Cathleen Wolf Donna Wolfberg Craig Wolfe Karen Wolff Amy Wood Theresa Wood Karen Woodington Latricia Woods Peter Worden Steven Worste Deborah Wright Kim Wright Laurie Wright Shelley Wright Charlotte Wristen Jennifer Wronski Christine Wuersch Carmen Wynter Gay Wys Donna Wysocki Richard Yamin Cheryl Yancey Donna Yancey Kathryn Yarbrough Lisa Yarhouse Nawang Yehshop Lorna Yonan Stacey Yoneshige Judith York David Young II Ann Young Cliff Young Corey Young Jayson Young Joyce Young Kristin Young Kristin Young Ladonna Young Melissa Young Pamela Youngblood Pamela Younger Sandra Yusczak Kathryn Yutsai Karen Zamudio Robert Zapata Rebecca Zawadiwsky Donna Zbiek Joseph Zeppetella Janet Zewe Susan Zinn Glynda Zook Carrie Zygadlo

## Pocket PCs Speed Information Flow to the Web

**By Bill Stolte** 



PORTLAND, Or. – Information is critical for risk managers and claims professionals, and to facilitate the processing and resolution of their open cases. To help bring them the most up-to-date information possible, CorVel is taking advantage of the latest wireless technology applications.

CorVel case managers are using wireless Personal Data Assistants (PDAs), or Pocket PCs, in the field to input new case data directly at the point of care. The PDA data is routed directly to caremc.com on a daily basis, where users can log onto the website and review case notes and check the status of a patient's projected return to work. This means claims professionals and risk managers can access the latest developments in their cases, 24-hours a day, and leverage that information to make informed decisions.

Said CorVel Product Manager, Brian Cushard, "This is really just an extension of the services already provided by CorVel. We've just moved them off the case manager's desk and brought them into the field."

In addition to the time-saving benefits enjoyed by claims professionals and risk managers, wireless applications have liberated case managers from much of the administration tasks they normally conducted at the office. That leaves more time for case managers to assist patients during their recovery and improve return to work outcomes.

The software that CorVel uses for its wireless computing was developed expressly for the Pocket PC to work with the online applications of CareMC.

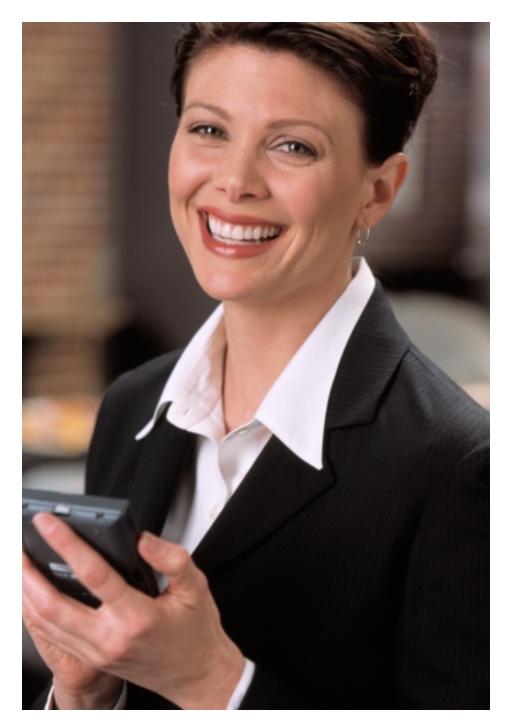


By Claudia Kettrick

PORTLAND, Or. - CorVel's medical bill review software and PPO management system, MedCheck<sup>®</sup>, is moving into the future with the development of their webbased initiative, MedCheck/ecs (eCommerce Solutions). As the volume of medical bills increase, programs like this are helping to automate the claims process, while delivering savings on practically every bill.

MedCheck/ecs automates many of the functions that have traditionally delayed the submission, approval, and reimbursement of bills. Via the password-protected website, caremc.com, providers and claims professionals enter bills directly onto the website and into the system to expedite claim processing. Using artificial intelligence technology, MedCheck/ecs automatically adjudicates bills, applying usual and customary review, fee schedule analyses, and PPO discounts.

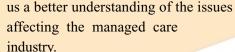
With MedCheck/ecs, medical bills can be processed and approved from your desktop. By using automated information processing, Medcheck/ecs eliminates paperwork and many time delays. In fact, it can reimburse providers for services directly after the bill has been approved for payment in real time.



## .complnsights Evaluates the Industry

By Patrick McGuigan

Since the spring of 2000, .compInsights has been surveying claims professionals, risk managers and healthcare providers about issues affecting the healthcare industry. With topics ranging from access to the Internet, the benefits of IMEs, and the costs of prescription drugs, the response has been enthusiastic. The findings have been summarized and published. Today, they provide





## CorVel Case Manager Helps Injured Firefighter!

By Sarah Gray



When Bill Hoehne injured his shoulder, he leaned on CorVel Case Manager Micheline Rojas for support. It took three surgeries, an intensive regimen of physical therapy, and her emphatic attention to get him back to work. Today, he's back fighting fires for the LA County Fire Department.

LOS ANGELES, Ca. – When you're the fire department, who do you call for help? In LA County, you reach out to people like CorVel's Nurse Case Manager, Micheline Rojas. That's what firefighter, Bill Hoehne did after he dislocated his shoulder in the line of duty.

In a job that calls for intense physical activity like Hoehne's, a dislocated shoulder can mean the end of a career. After he first injured himself, his shoulder just would not heal properly. It seemed every time Hoehne put any weight on it at all, like lifting a victim or a fire hose it just gave out.

In addition to getting people back to work, the CorCare PPO network delivers real savings. In 2001 alone, one national client saved more than 5.7 million by using its services in ten different states.

While Hoehne was an expert at fighting fires, he was a novice when it came to healthcare. His injury was so severe it required three surgeries and intense physical therapy. Needless to say, he wanted to make sure that his shoulder healed properly. He needed help and he found it in Micheline Rojas. She guided him through his entire recovery.

A CorVel Case Manager since practically the founding of the company, Rojas was skilled at working together with providers, insurers, and patients to get the best care. In her nearly ten years

she had helped hundreds of patients get back to work. When she was assigned Hoehne's case, she knew just what to do.

The two struck up a special friendship as Rojas helped the firefighter maintain his recovery regimen. She worked with his doctors to create a schedule for him and then helped him stick to it. She even arranged after-hour physical therapy through the CorCare Network when his long hours at the station got in the way of treatment.

Today, Hoehne has recovered completely and is doing what he loves most, helping rescue those in danger. And today Rojas continues doing what she loves, helping to get the people of CorVel Town back to work. To this day, she even makes it a point to look in on Hoehne and his fellow firefighters. Albeit, not to check his progress, but to drop off a batch of homemade cookies.

Since September of 1998, CorVel has worked with the County of Los Angeles, delivering a comprehensive service model of FNOL, case management, bill review, and outcome reporting management.



### CorCare® Network Grows to Over 450,000 Preferred Providers

By Steve Wheeler

RICHMOND, Va. – To meet the demand for high quality, choice and access, CorVel's CorCare Network has grown to include almost 450,000 preferred providers across the United States.

Additionally, the network has expanded to include a variety of specialty ancillary networks that can better service the unique needs of patients and employers. This includes Pharmacy, IME, MRI, and DME networks.

This energetic growth hasn't come at the expense of quality. CorCare providers are selected from a demanding criteria. Each one is thoroughly evaluated and credentialed, then recredentialed bi-annually.

The CorCare Network is a national PPO that provides employers with cost-effective, quality medical services for their employees.

## CorVel Drives into Auto Managed Care Market

By Melissa Giarratano



CorVel's Auto Managed Care Program offers a continuum of services through a national network of more than 185 field locations. Their services use advanced technology to facilitate patient care and contain medical expenses.

DENVER, Co. – To help stem the escalating costs related to automobile liability claims, CorVel has expanded its scope of services to meet the needs of this market. The reception to such a concept has been overwhelming. It seems CorVel's managed care expertise is just the sort of relief the automobile insurance industry was waiting for.

Said CorVel Director of Auto Service, Michael Williams, "For more than ten years we've saved companies money on their healthcare expenses. Applying our methods to the auto market is a natural and logical extension of CorVel's services." CorVel currently serves 13 of the 15 largest automobile

insurance carriers with its Auto Managed Care programs.

In 2001, they processed over 90,000 bills with an average penetration rate exceeding 46%. In 2000, auto related liability and medical claim losses and loss-adjustment expenses totaled more than \$73 billion. These injury claims are one of the primary expenses of auto indemnity costs and continue to drive the prices of premiums charged to policyholders.

CorVel Corporation is implementing managed care techniques to help reduce the overall cost of auto claims and the subsequent care administered to patients. In effect, CorVel functions as an independent advocate throughout the auto claim process, working with both the injured parties and providers who administer care.

One such logical extension was implementing bill review on auto injury medical bills. It's estimated that 90% of all hospital bills contain an overcharge. Also, by intervening in the claims process early CorVel is able to impact costs more dramatically.

CorVel case managers also take the extra step of working closely with patients to make sure they receive appropriate care throughout their recovery process. They refer patients to an auto PPO network of providers that help reduce costs and assure individual patients. By taking an active role in a patient's recovery, they are able to return people to work quicker and promote savings.



## Your Halo is Slipping

# MedCheck Select<sup>®</sup> Saves \$432,647 on Hospital Bill

By Steve Kirwar

FORT WORTH, Tx. – Here is a true story that will turn the most passionate managed care critic into a true believer.

After a major motor vehicle accident with massive injuries, a patient was fitted with a halo ring and vest assembly. For those readers who may not know what a halo is, it is a support apparatus that attaches to the skull to prevent movement of the neck. After the halo is installed onto the patient (a process that involves the drilling of pins into the skull), it is common for the halo to be adjusted on a daily basis. This is simply a maintenance procedure (what the hospital refers to as a revision) and doesn't require the drilling of new holes.

However, on this particular claim, the hospital was charging \$2,029 per day for revisions, totaling

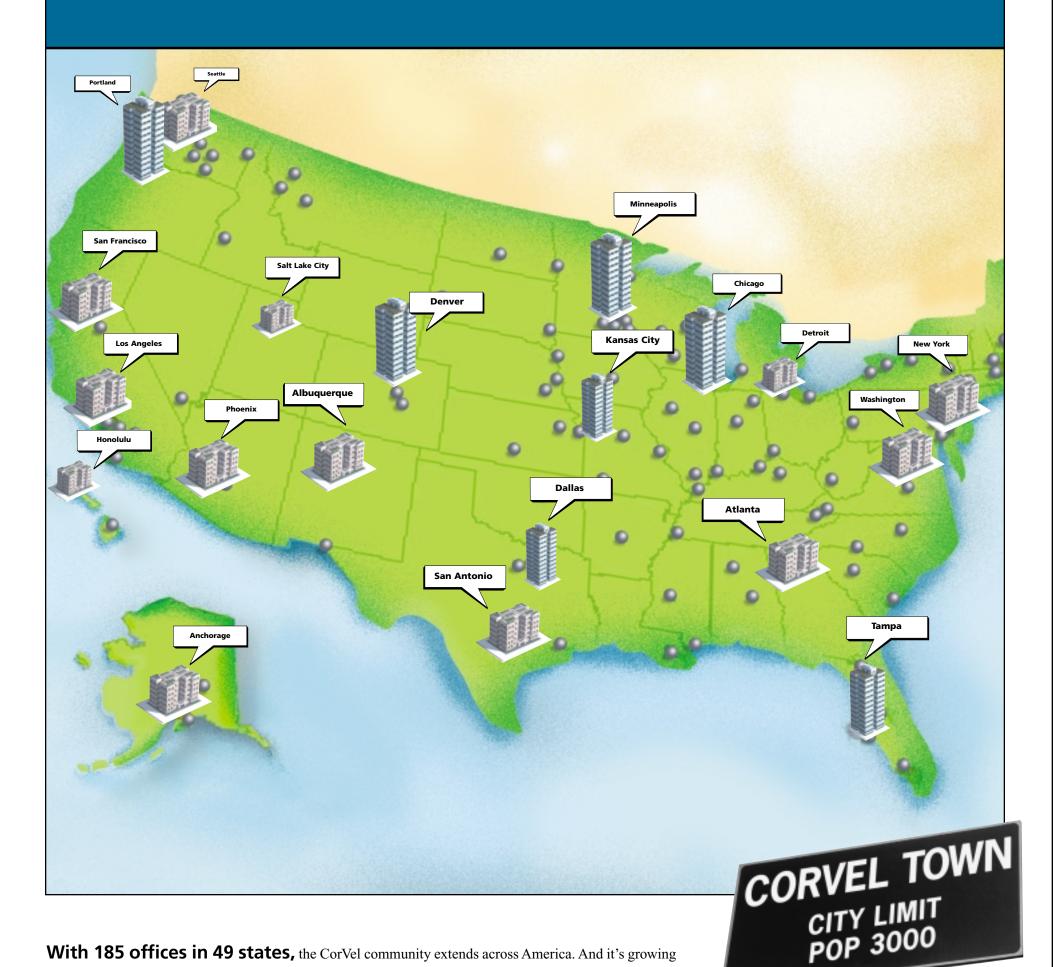


\$225,237 for the entire bill. CorVel's MedCheck Select Nurse, experienced in care with halos, realized that the hospital was likely charging as if a new halo was being attached everyday. Aside from intense patient discomfort, they knew that this would likely cause serious injury, or even death. The good news was that the patient was recovering fine; but his insurance carrier was suffering from a severe case of bad accounting.

In total, after applying usual and customary analysis and correcting coding errors, MedCheck Select was able to reduce the \$1,324,350 bill down over \$400,000. Talk about divine intervention.

It is estimated that 90% of all inpatient hospital bills contain an overcharge. MedCheck Select is CorVel's Hospital Inpatient-Outpatient Line Item Bill Review service for workers' compensation, auto, and disability management insurance markets. MedCheck Select can be delivered through CorVel's network of 185 offices.

# A Nationwide Community Connected By Care



With 185 offices in 49 states, the CorVel community extends across America. And it's growing every year. CorVel is a nationally established managed care company and has relationships with major employers, insurers, and healthcare providers. While it's in the big business of healthcare, CorVel serves its constituents through the hands-on, friendly philosophy of a local community. Employers, major insurers, and TPAs access services through the CorVel network of providers and their web-based communications tools. Patients benefit directly from the experience of the associates at CorVel, as they guide them through their recovery process. By working to make healthcare function more efficiently, CorVel is helping thousands of people. CorVel's mission is to deliver patients the quality healthcare they need to get back to work, back to their families, friends, and communities.



The CorVel network stretches all across the United States. Most people who benefit from their services might never know who CorVel is, but the fact remains that the company saves millions of dollars in health-care expenses. It also helps thousands of workers get back to their jobs quickly and safely.

