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**COUNTRYWIDE TO OFFER DEFINITY HEALTH
CONSUMER-DRIVEN HEALTH BENEFIT PROGRAM**

***Financial Services Provider Joins Growing Number of Employers Making
Consumer-Driven Alternative to Managed Care Available***

MINNEAPOLIS – Nov. 15, 2001 – Definity Health today announced that Countrywide Credit Industries, Inc. (NYSE: [CCR](#)), a diversified financial services provider, is offering the Definity Health consumer-driven health benefit program to employees this fall. Countrywide will make the new benefit available to more than 15,000 employees nationwide for enrollment effective January 2002.

“Recognizing that our diverse national workforce has individual healthcare needs, Countrywide strives to offer our employees a wide array of health benefit options,” said Leora Goren, Countrywide’s Managing Director of Human Resources. “Definity Health is an alternative that we believe will give our employees more choice and greater involvement with their healthcare decisions, while at the same time allowing us to improve control over our healthcare costs.”

“A year ago, there was skepticism about whether employers would accept consumer-driven healthcare and make it available to their employees,” said Definity Health Chief Executive Officer Tony Miller. “With decisions by Countrywide and a growing number of employers to offer Definity Health, employer acceptance of consumer-driven healthcare is now a trend that cannot be ignored.”

Countrywide, a member of the S&P 500 and Forbes 500, joins Fortune 500 companies Raytheon Group, Textron Inc., Aon Corporation, Charter Communications and Medtronic, Inc., in making the Definity Health benefit available to their employees. Other Definity Health customers include the University of Minnesota, Budget Group, Dade Behring, Woodward Company and Ridgeview Medical.

The Definity Health program differs dramatically from managed care and other health benefit plans by providing employees greater freedom to choose the doctors and the type of care they want – and supporting them as healthcare consumers with useful information on wellness, prevention and treatment as well as pricing and quality of local health services.

Under the Definity Health benefit, members pay for healthcare services of their choice out of their Personal Care Account, an account provided by employers at a set amount each year. Any funds left in the Personal Care Account at year-end roll over and may be used by employees for future medical expenses. If an employee's annual healthcare costs exceed funds in the Personal Care Account, health coverage is provided once a deductible is met. In addition, Definity Health provides extensive tools and information to support consumers as they exercise greater choice and take on increased responsibility in making informed health and wellness decisions.

Founded in 1969, Countrywide Credit Industries, Inc. provides consumer and business-to-business financial services in domestic and international markets and is a member of the S&P 500 and the Forbes 500. Consumer businesses include mortgages, consumer insurance and other financial products. Business-to-business activities encompass processing and technology, capital markets and B2B insurance. For more information about the company, visit Countrywide's website at <http://www.countrywide.com>.

Minneapolis-based Definity Health (www.definityhealth.com) began operations in 1998 with the goal of providing health benefit programs that give consumers both greater choice and responsibility over their healthcare decisions. Financial backers include Kohlberg Kravis Roberts & Co., Merrill Lynch Ventures, Bain Capital, Aon Corporation, Alta Partners, Psilos Group Managers, Toronto Dominion Investments and Brightstone Capital. Key strategic partners include Johns Hopkins University and Health System, Synertech, Unifi, Wells Fargo and Merck-Medco.

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