



**For Immediate Release**

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**AMERICAN POSTAL WORKERS UNION TO OFFER ITS  
266,000 MEMBERS NEW CONSUMER-DRIVEN HEALTH  
BENEFIT FROM DEFINITY HEALTH**

*Definity Health Also An Option For More Than Four Million Federal  
Employees Through The Federal Employees Health Benefits Program*

**MINNEAPOLIS, MN** – September 18, 2002 – Definity Health today announced that the American Postal Workers Union (APWU) will offer the Definity Health consumer-driven health benefit to more than 266,000 postal union members. Additionally, the more than 4 million participants in the Federal Employees Health Benefits Program (FEHBP) may select Definity Health through the APWU Health Plan.

“Over the years, the APWU health benefit program has been recognized for its high level of quality and member satisfaction,” said Carroll Midgett, Chief Operating Manager for the American Postal Workers Union Health Plan. “With the Definity Health program, we continue this tradition with a consumer-centric approach that offers our members greater choice, control over personal healthcare decisions and support through access to extensive resources.”

The American Postal Workers Union joins a growing roster of more than 45 organizations offering Definity Health’s consumer-driven healthcare program. Among them are Fortune 500 companies Raytheon, Textron, Charter Communications, CVS, SuperValu, Aon, Countrywide and Medtronic. Others include the University of Minnesota, Louisiana State University, Hannaford Brothers, Budget Rent-a-Car, Scientific-Atlanta, Coors Brewing Company and J.B. Hunt.

“The APWU’s decision to offer the Definity Health benefit program to Federal employees across the United States marks a new and important milestone in the acceptance of consumer-driven healthcare and serves as a strong catalyst for membership in our program,” said Tony Miller, Chief Executive Officer of Definity Health.

“Definity Health enables employers to achieve two important goals: provide health benefits that truly satisfy their employees and gain control over costs,” said Miller. “The fact that 97 percent of Definity Health members re-enrolled for 2002 indicates strong employee

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satisfaction. And employers offering our program in 2002 are realizing improved control over healthcare spending. As a result, planned cost changes for 2003 are well below the double-digit increases employers are seeing from managed care health plans. Indeed many of our clients will see spending held flat or even declining for 2003.”

Under the APWU/Definity Health benefit, members pay for healthcare services of their choice out of a Personal Care Account which is provided at a set amount each year. Money left in the member’s Personal Care Account at year-end rolls over for use by the member for future medical expenses. If an employee’s annual healthcare costs exceed the benefit dollars in the Personal Care Account, health coverage is provided once a deductible is met. 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.

Minneapolis-based Definity Health ([www.definityhealth.com](http://www.definityhealth.com)) provides consumer-driven health benefit programs that give consumers both greater choice and responsibility over their healthcare decisions. It was awarded the 2001 *Creative Excellence in Benefits Award* by the International Foundation of Employee Benefit Plans, the first such award made by the professional benefits society since 1998. The Health Insurance Association of America (HIAA) also recognized Definity Health and CEO Tony Miller with its 2001 *Innovators Award*.

The American Postal Workers Union (APWU) Health Plan provides health coverage programs that are open to employees or retirees covered under the Federal Employees Health Benefits (FEHB) Program. The Health Plan is a department of the American Postal Workers Union. The APWU Health Plan has been serving its members since 1960, when the FEHB Program first began.

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