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**DEFINITY HEALTH TEAMS WITH MEDCO HEALTH AND
EVOLUTION BENEFITS TO LAUNCH INNOVATIVE
CONSUMER-DRIVEN PHARMACY BENEFIT PROGRAM**

***New Benefit Empowers Consumers To Become
Part of the Solution in Tackling Rising Drug Costs***

MINNEAPOLIS – Sept. 24, 2003 – Definity Health today announced it has teamed with Medco Health Solutions, Inc. (NYSE: MHS) and Evolution Benefits to launch a new consumer-driven pharmacy benefit program that will give consumers more control and increased responsibility for managing their employer-provided pharmacy benefit dollars.

Under the Definity Health pharmacy benefit, members will pay for pharmacy services out of a Personal Care Account (PCA), which is funded by their employers at a set amount each year. Benefit dollars left in the member's PCA at year-end roll over for use by the member for future pharmacy needs. If an employee's annual pharmacy costs exceed the PCA benefit dollars, pharmacy health coverage is provided once a deductible is met.

Roughly 10 percent of healthcare costs, or \$192 billion, is tied to prescription drugs according to IMS data. In addition, these costs are projected to remain at double-digit growth through 2005, outpacing all other healthcare cost trends. To better control these costs, employers are looking to their employees, and their ability to make better decisions, as a key step toward improved cost control.

“This consumer-driven pharmacy benefit will encourage employees to consider their drug options, understand cost implications, and utilize leading-edge resources to make well-informed decisions,” said Tony Miller, chief executive officer, Definity Health. “Increased employee ownership of their pharmacy benefit will improve cost control while raising benefit satisfaction. This is precisely the value proposition that our comprehensive consumer-driven health benefit program has delivered over the last three years.”

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To support and engage members as they exercise greater choice and control over their pharmacy decisions, Definity Health provides extensive Web and phone-based tools and resources, including drug pricing information, a consumer medical drug library, a drug interaction assessment tool and resources that allow members to easily compare cost savings opportunities through, among other methods, generic substitution, mail order and pill splitting.

Medco Health will provide nationwide retail pharmacy network access, home delivery prescription services and award-winning customer care call center services with 24-hour, toll-free access to pharmacists. “As the pharmacy benefit manager for nearly one in four Americans and the leading PBM working with consumer-driven plans, our research shows this strategy has the potential for savings. In research conducted with Definity Health, we found after adjusting for severity of illness, that members of their programs had 25 percent lower pharmacy costs than expected,” said Brian Griffin, group president, Health Plan Division, Medco Health. “As part of our ongoing efforts to keep prescription drug coverage affordable and accessible in the United States, Medco Health believes there is great value in supporting Definity Health to create this exciting new product.”

Evolution Benefits will provide its debit card technology, known as the “Benny Card,” allowing convenient real-time, point-of-service processing of pharmacy transactions. “We are excited to partner with Definity Health and to integrate our debit card innovations with their pioneering work around consumer-driven healthcare,” said Robert Patricelli, chairman and chief executive officer of Evolution Benefits. “Consumers will win through the ease, convenience and empowerment offered by our debit card to access this unique pharmacy benefit program.” Adds Definity Health’s Miller, “Cost transparency and transaction convenience are critical to the success of this program, creating a perfect fit for Evolution’s proprietary point-of-service debit card capabilities.”

About Definity Health

Minneapolis-based Definity Health (www.definityhealth.com) leads the nation in providing consumer-driven healthcare benefit programs and counts more than 30 Fortune 1000 companies as clients. In 2000, Definity Health became the first company to make consumer-driven healthcare available to self-insured employers and is today partnering with more than 80 businesses and universities across the country. The company was awarded the National Business Group on Health 2002 *Mercury Award* for eHealth excellence and the 2001 *Creative Excellence in Benefits Award* by the International Foundation of Employee Benefit Plans. The Health Insurance Association of America also recognized Definity Health and CEO Tony Miller with its 2001 *Innovators Award*.

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About Medco Health

Medco Health Solutions, Inc., ([NYSE: MHS](#)) is the nation's leading pharmacy benefit manager, based on its 2002 net revenues of approximately \$33 billion. Medco Health assists its clients to moderate the cost and enhance the quality of prescription drug benefits provided more than 60 million Americans nationwide. Its clients include private and public sector employers and healthcare organizations, including 190 of the Fortune 500 companies. For more information about Medco Health, visit www.medcohealth.com.

About Evolution Benefits

Evolution Benefits was founded in 2000 with a commitment to supporting the movement toward greater consumer choice in and responsibility for their benefits. Its product, the Benny™ Card, is used by the country's leading companies and applies advanced payment technologies to flexible spending, health reimbursement and transportation management accounts, creating a bridge between today's benefit structures and the self-directed benefits movement. Evolution was voted as one of 2002's Top Ten Innovative Products by *Human Resource Executive Magazine*. For more information, please visit www.EvolutionBenefits.com.

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