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Contact: Chris Delaney
Definity Health
952-277-5603
chris.delaney@definityhealth.com

**NEW CONSUMER-DRIVEN DEFINITY HEALTH PLAN
TO BE OFFERED TO SIEMENS U.S. EMPLOYEES**

Employee Involvement Is Key To Better Care And Improved Cost Control

MINNEAPOLIS – September 30, 2003 – Definity Health today announced that Siemens Corporation, a leading electronics and engineering company, will offer its consumer-driven healthcare benefit program to 60,000 U.S. employees for enrollment effective January 1, 2004.

"Siemens has a diverse workforce so we want to offer our employees benefit choices that reflect their different needs and priorities," said David Lutterbach, Director of Benefits for Siemens Corporation. "The Definity Health program is a consumer-centric approach that broadens our employees' choices".

"After three consecutive years of double-digit cost increases – and similar increases projected for the foreseeable future, many employers are convinced that fundamental change is needed in how employees engage the healthcare system" said Tony Miller, Definity Health chief executive officer. "Definity Health's consumer-driven benefit creates a functioning market at the point of consumption, giving employees the responsibility, support and information to make better healthcare decisions. Our results over the last three years show that better employee decisions can improve cost control and raise the level of benefit satisfaction" adds Mr. Miller.

Under the Definity Health benefit, members pay for healthcare services of their choice 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 medical expenses. If an employee's annual healthcare costs exceed the PCA benefit dollars, health coverage is provided once a deductible is met.

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To support and engage members as they exercise greater choice and become more involved with their healthcare decisions, Definity Health provides extensive tools and information via phone and through a Web site that includes medical pricing information, a consumer medical library, hospital quality ratings and provider information. The site also includes tools that allow members to compare the care they receive to procedures recognized by the medical community as “best practices.” Members also enjoy access to a leading-edge health-coaching program.

Minneapolis-based Definity Health (www.definityhealth.com) leads the nation in providing consumer-driven healthcare benefit programs. In 2000, Definity Health became the first company to make consumer-driven healthcare available. Today, the company is partnering with more than 80 businesses and universities across the country, including 30 Fortune 1000 organizations, and will serve more than 300,000 members come January 2004. Definity Health was awarded the National Business Coalition 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 the company and CEO Miller with its 2001 Innovators Award.

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