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**WHIRLPOOL OFFERS EMPLOYEES NEW CONSUMER-DRIVEN
HEALTH BENEFIT FROM DEFINITY HEALTH**

*Leading Edge Benefit Program Wins High Enrollment As Employees
Opt For More Choice And Control Over Healthcare Decisions*

MINNEAPOLIS – November 17, 2003 – Definity Health and Whirlpool Corporation, the world’s leading manufacturer and marketer of major home appliances, announced today a new partnership to bring Definity Health’s innovative consumer-driven health benefits program to approximately 20,000 employees in Whirlpool’s US based operations. Employees have the choice of two comprehensive Definity plans that will help the company control skyrocketing healthcare expenses while providing employees significant resources to personally manage their own healthcare needs.

The new partnership is the result of Whirlpool’s two-year study of healthcare trends and a review of the many different approaches to moderating national healthcare cost increases. “Like every employer, Whirlpool is facing significant cost pressures in healthcare. Our success with cafeteria-based plans and managed care helped, but we needed a new plan design that provided competitive, high quality healthcare for our people while reducing our overall exposure,” commented Janice Pushaw, Whirlpool’s Director of Global Benefits Strategy. After months of research and benchmarking, Whirlpool chose Definity Health’s consumer-driven program.

Whirlpool chose Definity because its innovative approach provides members with the financial resources and tools to act as healthcare consumers: to choose providers and make healthcare choices based on quality and value. “Education is the key. Giving employees sound healthcare information removes the mystery and that allows them to make better decisions for themselves,” explained Pushaw. “Our people are smart enough to do what is right both medically and from a cost perspective.”

With Definity’s support, Whirlpool created an extensive employee and provider education program explaining the details of the new approach. This included numerous personal print, audio, and web-based learning modules on Definity’s plans and healthcare issues. In open enrollment this fall, Whirlpool employees responded positively, with over 40% nationwide joining Definity Health.

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“This significant enrollment in year one is a testament to the understanding of the issues by our people and the comprehensive program that Definity brings to our workforce. We fully expect to see greater enrollment in Definity in the coming years, along with significant savings over cost trends,” stated Whirlpool’s Vice President of Global Human Resources David Binkley.

“The Definity Health model introduces marketplace dynamics to healthcare,” said Tony Miller, chief executive officer, Definity Health. “Our data show that giving employees the power to act as consumers in choosing healthcare services works to control costs, while increasing satisfaction. Some 95 percent of Definity Health members have re-enrolled over the last three years.”

Ranked as one of Fortune Magazine’s America’s Most Admired Companies, Whirlpool joins more than 30 other Fortune 1000 or Global 500 companies that are offering the Definity Health benefit program. Among them are Amazon.com, Aon, BASF, CVS Pharmacy, Cardinal Health, ConAgra, Coors, Countrywide, Masco, McKesson, L-3 Communications, Medtronic, Raytheon, Rohm and Haas, Siemens, Sodexo, Starwood Hotels and Resorts, Textron and Wells Fargo.

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.

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 them 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 to self-insured employers and today is partnering with more than 80 businesses and organizations across the country and has members in all 50 states.

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