



NORTHERN ILLINOIS HEALTH PLAN



*Personal service.
Local access.
Leading-edge technologies.*

NIHP: A health plan you help manage

Northern Illinois Health Plan (NIHP) includes all the traditional components you expect to see from a regional supplier providing coverage to self-insured businesses. Regional and nationwide PPOs, Third Party Administration (TPA) services, Care Management, and more, all designed to provide exceptional value, quality healthcare, and diverse options. But with NIHP, you also get some unexpected benefits:



◆ You are directly represented on the board of directors

Out of 12 board members, six are employers like yourself and six are providers. Your input is not only valued, it is essential. You have a real say in governing the plan.

◆ You customize how you want to work with us

No process is so structured that it can't be modified to meet the needs of your business. You get lots of flexibility and personal attention.



- ### ◆ You benefit from the latest technology
- to help you analyze and manage your health care plan. We constantly evaluate our systems and make improvements to stay on the leading edge.

Our customer service is our strength...and yours

Just like NIHP participating providers take care of our members, NIHP takes care of you, the employer. Our CustomerCare system focuses on your unique business situation. After careful evaluation, we customize plans and processes that meet your needs. So you don't need to ask us, "How does this work?" Instead, we'll ask you, "How do you want it to work?" This partnership with each individual employer is the cornerstone of our plan.

From a day-to-day vantage point, our staff remains attentive and focused on your satisfaction, with your program's efficient operation their utmost goal. You get:

- Personalized service for you and your employees, from a dedicated staff of customer service representatives
- Help how you want it—available online, by telephone, or in person
- Valuable local access—we can easily come on-site to provide direct assistance
- A "no hold" policy—callers are not put on hold, and if a message is left the call is returned within one hour
- Customer Service surveys, and Process Improvement Teams when areas of opportunity are identified
- Implementation Teams, which ensure smooth transitions for newly-enrolled employers

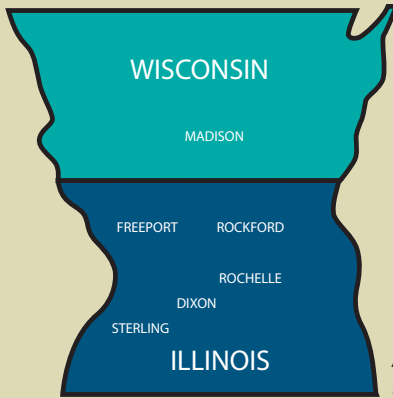


Applying better technology for better results

Staying on top of the latest technology—and then applying it to enhance our processes—is a strength of Northern Illinois Health Plan. Our TechnoTeams are proven leaders in the field, streamlining and expediting our systems for constant improvement.

Examples of these advancements include:

- An innovative claims software system that allows NIHP to provide detailed reports so you can readily assess your healthcare strategies.
- An electronic claims receipt system that increases accuracy and timeliness. Ask to see our current results, which generally outperform industry standards in claims processing speed, financial accuracy, and procedural accuracy.
- Online services, including online enrollment, employee communications tools, ordering assistance, and immediate access to benefit plan information.



A diverse network of providers throughout northern Illinois and southern Wisconsin

A regional focus, but no size boundaries

Since our first product was introduced in 1989, our plan has grown significantly. Today, we serve both large and small customers throughout northern Illinois and southern Wisconsin. Though our roots are small town, our capabilities are big time. Members have access to services in Rockford, Madison, and several community hospitals throughout the area, as well as a nationwide PPO.

Don't assume you need to look elsewhere. Look to NIHP for the components you need for your company's health plan.

Summary of Services—Benefit & Network Options

NIHP offers a broad array of services to complement your benefits program and keep it cost competitive:

PPO

- Comprehensive regional PPO network
 - Nationwide PPO network access
- Over 2,000 primary care and specialty providers
- A complete range of services from primary care to heart transplants



Third Party Administration Services

- Medical, dental, and vision claims processing
- COBRA administration
- HIPAA certificate administration
- Flexible (tax-free) spending account administration
- Prescription drug card program administration
- Short-term disability administration
- Network and re-pricing manager for out-of-area and wrap-around nationwide PPO services
 - Over 713,000 physicians and 50,000 facilities represented nationwide
 - Negotiations for every out-of-network claim
- Benefit plan design consultation
- Assistance with employee communication materials
- Participation in employee orientation, enrollment meetings, and benefit fairs
- Summary plan description development and administration services
- The latest technology to help you analyze and manage your healthcare plan



Care Management Services

- Utilization review
- Pre-certification
- Case management
- Disease management
- Sound decisions by MDs and RNs, based upon nationally recognized criteria

Employers and members agree—

NIHP is a great partner

“Your phone support is outstanding! Questions are handled politely and accurately.”

—Member works for Rockford manufacturer

“Everyone at NIHP is very professional, helpful and willing to go above and beyond expected service.”

—Member works for local healthcare system

“I've had the pleasure of interacting with many of your employees and have always had nothing but great service. Simply the best provider I've ever worked with!”

—Member works for national manufacturer

“Our employees were hesitant to make a change. However, after switching to NIHP over a year ago, I have received many positive comments about your exceptional service and claims handling.”

—Human Resources Manager, local manufacturing company

“As the program administrator at the company, the NIHP staff has made the program easy to handle. They're knowledgeable and help in all aspects of the benefits realm.”

—Benefits Coordinator, regional manufacturing company

“Our company has employees from all over the region. With so many participating providers available to all employees, it is convenient for them to see a physician in the network and still receive the benefits of the program.”

—Human Resources Manager, regional business

“NIHP has been there to help with open enrollments each year. These events can be very time consuming, but with your assistance I can focus on other issues.”

—Human Resources Director, local manufacturing company

Take advantage of NIHP's personal service, local access, and leading-edge technologies

To find out more about how Northern Illinois Health Plan can improve your health-care package and keep you cost competitive, please call your insurance broker.

**Or contact us
directly at
599-7050 or
800-723-0202**

www.nihp.com



Northern Illinois Health Plan is a privately held, for-profit subsidiary of FHN Memorial Enterprises.



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