

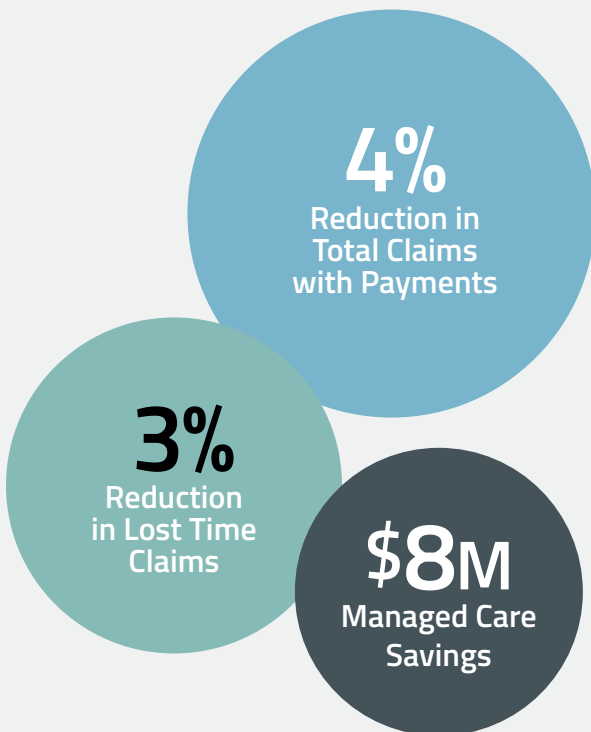
Weighing the Benefits of Unbundled Services

The continued rise of claims expenses and a desire for optimal medical management are fueling a trend to unbundle managed care services from claims administration. CorVel takes a consultative approach when working with their clients to weigh the benefits of unbundling cost containment services.



The Company

A large fuel services Company with over 9,000 employees and locations in six states was looking to partner with a new managed care provider while staying with their current claims administrator. Through an extensive proposal process, the Company selected CorVel and has been very pleased with the bill review discounts, utilization review results and high PPO penetration rates.



Total Savings That Add Up

CorVel's Network Solutions has allowed the Company to achieve the highest savings potential through a robust rules engine, clinical expertise, expert review and a proprietary network of providers. This winning formula has averaged 52% PPO penetration, a 28% increase in pharmacy savings and a 47% reduction in physical therapy costs.

An A+ for Advocacy

CorVel tackles cost drivers at every stage of a work injury. A focus on patient advocacy, personalized treatment programs and real time collaboration to minimize costly delays has improved return to work outcomes for the Company. Furthermore, the integration of Advocacy 24/7 Services has resulted in 87% of claims being coordinated through the nurse help line to ensure the injured worker receives the appropriate care in a timely manner.

Looking to the Future

The decision to unbundle their workers' compensation services has yielded great results for the Company. With a total managed care savings of \$8 million last year, the Company is also averaging a 4% reduction in claims payments and a 3% decrease in lost time claims. The Company is very pleased with these results and looks forward to a continued success in their partnership with CorVel.

