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Innoviant Introduces "Wise Choice Rx" to Propel Members into Consumer Role

WAUSAU, Wis.--Nov. 17, 2005--Innoviant, Inc., a pharmacy benefit administrator and business unit of Fiserv Health, announced the launch of a new consultative service for members called "Wise Choice Rx." This service, the first of its kind in the industry, is designed to lower prescription costs for both the employer and plan member. The premise of Wise Choice Rx is to educate members in a one-on-one environment, so they can evaluate their out-of-pocket cost based upon the benefits provided to them and make sound prescription purchases. This is especially important in today's economy, where the rate of employer-sponsored health insurance premiums is outpacing workers' earnings by more than 10 percent, according to a 2004 study by the Kaiser Foundation and Health Research and Educational Trust.

"For the first time, members will have access to a service that candidly assists them in managing cost and understanding the benefit of their prescription plan coverage," said Rhonda Grabow, vice president of strategic planning. "This is especially advantageous to consumer-driven health plan participants. We will empower members with knowledge that will equip them to manage their deductible and other increasing out-of-pocket expenses."

Wise Choice Rx's consultative services will evaluate the following cost-saving opportunities:

-- Generic alternatives

-- Low cost preferred product options

-- Mail service savings

-- Over-the-counter therapies

-- Pill splitting

"As thought leaders in the industry, we recognize that this missing element is pivotal for members to truly become consumers," said Grabow. "Often, members are left to their own devices to interpret plan benefits, formularies, coverage restrictions and other associated concepts. It is our goal to provide meaningful information to assist in managing prescription benefit expenses through identifying alternatives they can discuss with their prescribing physician."

Mary Jenkins, Pharm.D., M.S., director of clinical specialty services for Innoviant, likens Wise Choice Rx to a financial adviser. "Our certified pharmacy technicians can help people thoroughly understand their options and plan for upcoming prescription expenses. The program walks them through drug alternatives, plan benefits and cost-saving opportunities. The consultation provided will be customized based upon member-specific plan benefit information and take into account every savings opportunity available."

Innoviant is piloting Wise Choice Rx in limited regions during the last quarter of 2005 with a national introduction planned for 2006. The service addresses a growing need to combat rising health care costs and is being offered at no additional cost to customers or members. Health care costs are predicted to rise 8 percent (\$597) in 2006, to average approximately \$8,424 per employee, according to a 2006 Towers Perrin Health Care Survey. This report also indicates that the companies most successful in curtailing costs can be emulated for such best practices as aggressively managing vendors, promoting generic drug use and engaging employees.

About Innoviant

Innoviant is a provider of the low net-cost solutions in pharmacy benefits administration. The company offers consumer-focused health care quality management to members and affords plan sponsors greater leverage in cost management through a completely transparent business model that incorporates financial disclosure. Innoviant's customer service is highly rated by customers and is uniquely staffed by certified pharmacy technicians. For more information, visit www.innoviant.com.

About Fiserv Health

Fiserv Health provides a full array of independent health plan management, claims processing and administration services for managed care and self-funded medical, dental, vision and disability plans. Fiserv Health has six national brands for health plan administration-Benefit Planners, Benesight, Fiserv Health, Harrington Benefits Services, Commonwealth Administrators and Wausau Benefits. These units offer health plan management, pharmacy benefits management and BPO services to the managed care market and self-funded commercial and government employers and health plans. The Fiserv Health group also includes Innoviant, a pharmacy benefits administrator, and Avidyn Health, a care management company. Find out more at www.fiservhealth.com.

About Fiserv, Inc.

Fiserv, Inc. (Nasdaq:FISV) provides information management systems and services to the financial and health benefits industries, including transaction processing, outsourcing, business process outsourcing and software and systems solutions. The company serves more than 16,000 clients worldwide, including banks, credit unions, financial planners/investment advisers, insurance companies and agents, self-funded employers, lenders and savings institutions. Headquartered in Brookfield, Wis., Fiserv reported \$3.4 billion in processing and services revenues for 2004. Fiserv was ranked the largest provider of information technology services to the U.S. financial services industry in the 2004 FinTech 100 survey by the American Banker newspaper and the Financial Insights research firm. Fiserv can be found on the Internet at www.fiserv.com.