



## Press/Analyst Contact

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# Online Insight Solution Suite Helps Enhance PacifiCare's Individual Health Insurance Portfolio.

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**ATLANTA – July 22, 2004** – Online Insight Inc., the leader in simple-to-use consumer and marketing decision-support solutions, announced that PacifiCare Health Systems Inc. (NYSE: PHS), one of the nation's largest consumer health organizations, has selected the Online Insight Solution Suite to enhance PacifiCare's Individual Sales channel for the California market.

Under the agreement, Online Insight will install and host its online solution suite that helps individuals choose a health care plan aligned to their individual needs. Employing a simple-to-use, web-based conversation with individuals and agents, health insurance shoppers will be able to specify a profile of their needs, preferences and product feature trade-offs.

"PacifiCare is committed to new and innovative 'consumer-driven' health care plans that provide our customers more choice, flexibility and affordability," said Brad Bowlus, President and Chief Executive Officer of PacifiCare Health Plans. "Using Online Insight's software tools, we believe we can gain valuable insight about each of our prospect's needs and buying decisions, and can provide our members with the best-fit products that are tailored to meet their specific health care coverage needs."

"We are pleased that PacifiCare has selected Online Insight's Solution Suite to enhance its individual health plan products," said David Fiacco, President & Chief Operating Officer of Online Insight. "Choosing complex insurance products can be overwhelming for individuals. Our solutions work with the customer and agent to outline specific needs and preferences and objectively recommend the plans best suited to their personal and financial requirements."

David Fiacco, Online Insight's President and COO, added "The Market Innovator to Industry Leader Workshop Program leverages Online Insight's unique expertise in understanding customer analytics, to enable companies to consistently execute the most effective multi-channel sales, marketing, and product development tactics. Better still, the value of these personalized workshops can be fully realized without the risks and costs typically associated with strategic business transformations." The standard on-site workshop format is 7-hours of interaction for up to ten Product Development, Marketing, and Sales executives. The total fees and expenses for the standard format typically do not exceed \$10,000.

## About PacifiCare

PacifiCare Health Systems is one of the nation's largest consumer health organizations with more than 3 million health plan members and approximately 9 million specialty plan members nationwide. PacifiCare offers individuals, employers and Medicare beneficiaries a variety of consumer-driven health care and life insurance products. Currently, more than 99 percent of PacifiCare's commercial health plan members are enrolled in plans that have received Excellent Accreditation by the National Committee for Quality Assurance (NCQA). PacifiCare's specialty operations include behavioral health, dental and vision, and complete pharmacy and medical management through its wholly owned subsidiary, Prescription Solutions. More information on PacifiCare Health Systems is available at [www.pacificare.com](http://www.pacificare.com).

## About Online Insight, Inc.

Online Insight provides highly advanced software solutions that deliver a simple-to-use, preference-based conversational interaction with prospects, agents and customers. This interactive solution objectively assists users when making complex buying decisions, informs agents with preference-rich prospect data, and empowers marketing and product management with analytic tools. More information on Online Insight is available at [www.onlineinsight.com](http://www.onlineinsight.com). For more information about our software, call 770-508-1440.

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