

WHO'S HOLDING DOWN HEALTH CARE COSTS? CHECK THE BOTTOM LINE.

No one does more to control costs than we do.

No one.

We ask prudent questions before we pay. Each of the more than 60 million claims we process each year is computer-checked for accuracy before it is approved for payment by a system capable of 1600 different edits.

We're the only carrier that has cost-saving agreements with doctors and hospitals.

And it pays off. With these and

more than a dozen other cost containment programs, the savings are enormous. Last year alone we saved more than one billion dollars. Money we didn't have to collect from our group customers.

Can any of the more than 300 commercial insurance companies doing business in Michigan say the same?

When you want the most for your health care dollar, come to the people who understand your bottom line.



**CAN YOU REALLY AFFORD
ANYTHING LESS?**

