



How I Made 256% in the Bear Market (And How You Can Do Even Better in 2003)

You don't have to wait for years for the bear market to end until you can make money again as an investor. Fact is, there has never been a better time to make huge profits—if you know where the money is...

Dear Investor:

Last year, I made a \$23,000 investment that turned into \$105,000 in 16 months. And it's still going up in value...

Today, I just made another investment that gives me over a 12% yield and could triple my money in the next 24 months.

And I don't lose a minute's sleep worrying about bogus financial reports or another WorldCom scam. Why? Because I'm not looking to Wall Street for profits; I'm looking to Main Street. I'm investing right in my hometown—and I'm making a fortune at it.

I'd like to tell you how you can do the exact same thing—with far less risk than the stock market, and make more money more quickly than you ever thought possible.



(over phone)

- 1 -



Build Leadership Skills

Thursday, Feb. 2, 2006
12:05 pm
Conf Rm 1-6

Now's your chance to see what a Toastmasters meeting is all about, as our Welcome Guest.

Toastmasters can help people become comfortable about public speaking. We also take turns facilitating the meetings and learning how to organize agendas.

Our Demo Meeting Agenda:

- 12:05-12:45 Standard Meeting, including:
 - Introductions
 - Prepared speeches
 - Evaluations to help us improve
 - Impromptu speaking, known as "Table Topics"
- 12:45-1:00 Q & A with Social Time

Refreshments will be provided!

"The mission of a Toastmasters club is to provide a mutually supportive and positive learning environment in which every member has the opportunity to develop communication and leadership skills, which in turn foster self-confidence and personal growth."

Guests are welcome anytime and are under No Obligation to join Toastmasters.

Contact: Linda Hanzely, President 37-5020 or Vicky Tee, V.P of Membership 37-3610
Or any Toastmasters Member for more info.

Express Scripts
"Noontime Expressions"
District 6, Central Division, Area 4
www.toastmasters.org
www.d6tm.org
E:tmofbusinessresources/training&dev



Prior Lake Chamber of Commerce Presents

Steve Millar and Diamondhead



Music for Everyone

- ★ Roy Orbison to Rob Thomas
- ★ Motown to Country



Lakefront Days
Friday August 5, 2005
8:00 pm to 12:00 Midnight
Lakefront Park Prior Lake

Let's Rock the Park!

Sales Letters, Flyers, and Brochures

How does it work?

Club meetings are workshops where you practice communication and leadership skills with others who are there for the same reason. You'll be able to practice speaking in front of an audience, and learn by studying the manuals, practicing, and helping one another—in a supportive club environment, at the pace that's most comfortable for you. Constructive evaluation is the heart of the Toastmasters program. For each speech, you'll receive encouraging feedback for improving your next speech. And you'll love the applause! At first you'll be applauded for your effort; later you'll be applauded for your skills.

What happens at a meeting?

A typical club meeting includes:

- Introductions
- Prepared speeches, usually 5-7 minutes
- Evaluations to help us improve
- Impromptu speaking known as Table Topics, 1-3 minutes on the theme of the day to give everyone a chance to speak
- A short business meeting

Toastmasters take turns facilitating the meetings and learning how to organize agendas.

How else can I participate?

At first you'll enjoy being a new member. After you've completed numerous speeches, you may decide on additional challenges—entering speech contests, becoming a club officer, or becoming a Division or District officer.

How much does it cost?

To become a member, there is a one-time startup materials charge of \$20.00, to cover the basic manual and two advanced manuals. Since Toastmasters participation at Express Scripts is a company-sponsored activity, additional annual membership dues for employee members are paid by Express Scripts. Contractors may also join at the current annual dues rate of \$54.00. Dues cover ongoing educational materials and a monthly subscription to *Toastmaster* magazine. Why pay thousands of dollars for a seminar when you can join a Toastmasters club for a fraction of the cost and have fun in the process?

Toastmasters Mission

"The mission of a Toastmasters club is to provide a mutually supportive and positive learning environment in which every member has the opportunity to develop communication and leadership skills, which in turn foster self-confidence and personal growth."

Club Awards

- In just over two years, Noontime Expressions has earned the following District 6 awards:
- President's Distinguished 2006 (highest award given)
 - Select Distinguished 2005
 - Talk Up Toastmasters Membership/ Recruiting Award 2005 & 2006
 - Founders Award 2006 (sponsorship of new club)
 - 1st and 3rd-place Public Relations Awards 2006 (bulletin board flyers)

Testimonials

"I've never met anyone who didn't think Toastmasters was super valuable to"

What is Toastmasters?

In 1924, Dr. Ralph Smalley began weekly practice meetings to help people overcome their fear of speaking in public. Today, his idea has developed into the world's largest organization devoted to communication and leadership development. Through its member clubs, Toastmasters helps men and women learn the arts of speaking, listening, and thinking in a clear and effective manner.

Today, Toastmasters counts over 211,000 members in 10,500 clubs in 90 countries. District 6 Toastmasters, serving Minnesota and Northwestern Ontario, includes more than 250 clubs with nearly 9,000 members.

What's in it for me?

Confident, charismatic leaders weren't born that way. In Toastmasters you'll gain the practice to become the leader and speaker you want to be. Become a better negotiator. Gain trust. Sharpen your management skills. Inspire your team. Be decisive!

What will I learn?

- Control of that fuming feeling (swarty palms, dry throat, "butterflies") when you get up to speak
- How to express your thoughts and ideas clearly, eliminating "ah" and "um" and other distractions
- Better listening skills, learning how to listen objectively while avoiding bias.
- How to run a business meeting, handle motions, and give reports.
- Proper use of presentation aids such as flip charts and overhead projectors

Find Your Voice

Noontime Expressions is in Area 4 of the Central Division of District 6, Region IV



E:tmofbusinessresources/training&dev
www.d6tm.org
www.toastmasters.org

For information about Express Scripts' Toastmasters club,

"Noontime Expressions," contact Nancy Fiskeling, President nrfiskeling@express-scripts.com, (837-7316) OR Vicky Tee, VP of Membership teev@express-scripts.com, (837-5610)



Toastmasters participation is an ES! company-sponsored activity

Toastmasters International

Express Scripts' "Noontime Expressions"
Club #609048



- Improve the way you present to a group
- Build self-confidence
- Get comfortable with leadership skills

Toastmasters International is the leading organization devoted to Effective Communication and Leadership Development

Meetings every Thursday
12:05-1:00 pm
Conference Room 1-4
Bring Your Lunch
Guests Welcome

Luce Line Stable
On the Luce Line Trail
Watertown, Minnesota

Home
Boarding
Facilities
Trail Riding
Links
Horses for Sale
Location/About

Luce Line Stable Horse Boarding and Trail Riding
Horse Boarding and the nearby Luce Line Trail are just two of the benefits you'll find at Luce Line Stable in Watertown, Minnesota, a leisurely 12-mile drive west from the Minneapolis-St. Paul metropolitan area, 15 minutes west of Lake Minnetonka.

Our 40-acre property is geared to the pleasure rider in a friendly, non-competitive atmosphere. Boarders of all ages enjoy both an indoor and outdoor arena and a large tack room with individual lockers. The property also includes indoor stalls, barns, paddocks, and pastures, and borders the 63-mile-long Luce Line Trail, a historic railroad bed turned horse-riding-and-nature-trail.

Regular visits are scheduled by veterinarians and farriers. We are near several saddle clubs, and training or lessons can be arranged with local trainers.

Also enjoy group recreational events such as trail rides and haywagon rides. Saddle up and join us at the Luce Line Stable!

Farrier
Upcoming Farrier Visits Scheduled:
Ron Gustafson
June 28th, 9:00 am
Cody Rasset
July 12, 9:00 am

Rails to Trails
Parade at 10:00 am
Saturday July 19. See Deb if you want to ride in this year's parade.

New Faces
Joelyn Kurtz, offering Training and Lessons
(Read her story)
Picture Gallery
Picture Gallery Page

Web sites and Company Intranet sites



Enterprise Eligibility Progresses

The Enterprise Eligibility Project is the future of ESI eligibility data storage and accessibility. Prior to the creation of the Central Eligibility Database (CED), eligibility data was stored across the enterprise in multiple systems with no link between those systems. By taking the eligibility data stored in those systems and linking that data in the CED, we now have the ability to look at a member's entire experience with the Enterprise Eligibility con-
 In 2006, the functional focus has been on stability, reliability, data validation and reconciliation. In 2006, replication of eligibility data from Anchor Script's HDS member profile information was added to the CED, as well as disaster recovery and restore capabilities. In 2004, the first data feeds were extracted from the CED. Clinical, ODS, Rehab and HDS previously received an extract from Anchor, and all have more frequent data extracts now coming from the CED. In addition, HDS address validation was implemented in 2004, which resulted in a \$200K annual reduction in returned scripts. Compass and WEB began looking at the CED eligibility data in 2005. The success of this change was a reduced number of failed Web/VR log in attempts, lower MIPS costs, and a reduction in failed patient referrals and reduced Compass average handle time (AHT) for lookups involving eligibility services. In addition, member linking was implemented in 2005. Member linking allows members across divisions and services to be associated with one person. For example, the Customer Care Center can now find mail order and retail information for a member with one search. Previously multiple searches were required. In 2006, the foundational focus has been on stability, reliability, data validation and reconciliation. Functional enhancements that are being implemented this year include VR utilizing the CED, the ability for a user to manually link members, leveraging the CED to prevent duplicate profile creation in HDS, and enhancing the HDS processes to use client-supplied data to validate member coverage and determine patient eligibility. Keep your eyes out for future enhancements that improve our member experience and reduce costs.

2005 Enterprise Eligibility Significant Wins:

- CED presents Mail & Retail patient data to Compass users in a single search
- \$720 additional Web logins per month
- \$500 additional credits vs. Web per week
- New search service benefits
 - Member search is lower cost to maintain
 - Improved search accuracy
 - Ensures more consistent patient experience across entry point (Compass & Web)
- Mainframe MIPS savings reduced processing costs
- 10% of patients with Mail & Retail data have been linked allowing a more comprehensive service experience for these patients.

Medicaid Subrogation Claims

Medicaid Subrogation claims are claims processed and paid by Medicaid as primary payer when in fact, by Medicaid legal requirements, should have been processed and paid by a non-Medicaid insurer. Medicaid legal re-

quirements have traditionally assisted Medicaid agencies or third party vendors in processing Medicaid subrogation claims either via the claim claim process or via a recent created batch process available for a small

What's Inside

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- Team Spotlight 3
- Meet Your Colleagues 4

Benefits of a Business Analyst

What are the benefits of having a Business Services Business Analyst on your project?
 The Business Analyst (BA) role grew out of a need to have projects defined at a more detailed level earlier in the project. This helps position the project for high level design, a detailed estimate, and negotiation of which requirements are in scope.
 The BA mission is to gather, analyze, document and communicate excellent requirements. The most commonly accepted definition of a BA is that of a communication bridging the gap between the business (the what) and the technical (the how) views of the system. The BA acts as a liaison between all stakeholders to ensure the requirements developed meet the needs of the business. The BA will capture requirements in approved audit control point documents and ensure stakeholders agree to and sign-off on the requirements.
 The specialization of the BA role has advantages for each of the stakeholders:
 • The BA will help the Business prioritize requirements so that they may choose how to spend their IT dollars and decide what is in and out of scope. The BA will trace all requirements in scope through the

- design and test cases to ensure the requirements developed match the Business needs.
- The Project Manager will be able to focus on the substance of the project rather than the requirements gathering process.
- The Development Team will be able to create design alternatives based on the business requirements.
- The Quality Assurance Team will be engaged by the BA earlier in the project, allowing more time to interact and focus on the test plan and the creation of test cases.

Contact Matt Bergerson at x377475 if you have questions about the BA role.



BA's Matt Bergerson (left) and Jill Melrose.

Medicaid Subrogation, con't.

Specifically, one vendor (HMS) who assists states with Medicaid claims previously submitted approximately 4 million claims to ESI for processing. (Subsequent research showed that a good percentage of these claims were not related to Express Scripts' client base.) As you can imagine, the volume has put a spotlight on the process and has prompted ESI to initiate efforts to manage the volume and processing of Medicaid subrogation claims. ESI is assisting Medicaid agencies and clients in the subrogation process and clients in the subrogation process in a number of ways. Recently, ESI developed a process whereby eligibility files are extracted and delivered to vendors for use in identification of appropriate claims for which the original claims should have processed of ESI as primary. Once claims are identified, then the vendor delivers those claims to ESI for proper or batch processing as appropriate. ESI is also working with CMS to encourage states to move to "cost avoidance" instead of "pay and chase" as is practiced today. Cost avoidance is basically only OIG, where the Medicaid plan would reject claims submitted as primary when in fact other coverage is available under another insurer. To assist with this effort, ESI has initiated a project to deliver primary or tertiary payer information back to the pharmacy for Medicaid claims where ESI is not the primary payer. This will assist in routing the claim to the appropriate payer, reducing pay and chase situations.

You may have noticed some changes to the Newsletter this month. The front page has been slightly reformatted, and a new regular feature debuts below.

AQS Open Positions

Employee	Hiring Mgr	Position Title	Grade	Posting #	Posting Date
Markus	Smolke	IT Team Lead	HL	205340603	05/14/06
Markus	Forster	Engineer	HL		05/05/06
Stoney	Dargatzis	Sr. Business Analyst	HL		05/30/06
Wales	George M	QA Analyst	SL	205309602	05/15/06
Wales	Dennick	QA Team Lead	HL	100070003	05/06/06
Wales	White	QA Manager	SL		05/05/06

Award-Winning Designer

- » Layout and Design
- » Marketing Materials

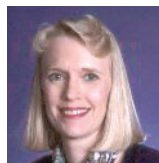
Industries

- » Telecommunications
- » Pharmacy (Insurance)
- » Non-Profit Organization
- » Professional Musician
- » Equine Boarding Facility

Background

- » Fine Arts Designer
- » Technical Writer

Committed to Customer Service



Nancy A. Pickering
 Freelance Graphic Designer
 Pen and Brush Communications
 201 Westminster Ave. NW
 Watertown, MN 55388
 nancy@penandbrushcommunications.com
 952.955.2214



How much business are you losing because your marketing material isn't doing its job?

- Sound Familiar?
- » You're a Marketing Director or Entrepreneur.
- » You want winning material that connects with customers.
- » You're risking budgets and deadlines with inadequate staff.
- » You want an affordable solution.

Pen and Brush Communications knows your marketing message works best when copy is coupled with strong supporting layout and graphic design. Our artistry contributes to your success!

- Layout and Design Samples inside for:
- » Direct Response Sales Promotions
- » Newsletters
- » Brochures
- » Posters/Flyers
- » Web sites/Intranet Sites

Newsletters (External and Internal)

