

WorldCare Consortium(SM) of Top U.S. Hospitals First to Provide e-Consultation For Trauma as Unprecedented Benefit of Auto Insurance Offered by Korea Based Ssangyong Fire & Marine

Cleveland Clinic, Duke University Health System, Johns Hopkins Medicine And Partners HealthCare, Inc., Which Includes Massachusetts General Hospital And Brigham And Women's Hospital, To Collaborate With Korean Physicians

CAMBRIDGE, Mass., Aug. 28 /PRNewswire/ -- WorldCare Inc., a leading provider of global e-health services and solutions, today announced that its affiliate, WorldCare Korea, has finalized an agreement with Korea-based insurance leader, Ssangyong Fire & Marine, to provide specialist e-consultation services to Ssangyong insurance customers who are critically injured in automobile accidents. This new e-health enabled insurance policy is called "My Doctor" Automobile Insurance.

"'My Doctor' Automobile Insurance is an industry breakthrough," stated Jin-Myoung Lee, CEO, Ssangyong Fire & Marine. "It is the first automobile insurance policy to utilize telemedicine, specifically the WorldCare brand of high quality, multi-institutional telemedicine, to provide sub-specialist support. This is a powerful differentiator for Ssangyong," stated Lee. "Through WorldCare's Global e-Health Network(SM) and the expertise of the renowned academic medical centers that comprise The WorldCare Consortium, Ssangyong has been able to design a policy that is unprecedented in the industry. 'My Doctor' Automobile Insurance will maximize the talent of local physicians and provide the highest quality of care to our customers. We are proud of this policy and plan to market it aggressively with a one million dollar advertising budget. We expect to cover 200,000 lives by 2003," concluded Lee.

James H. Thrall, M.D., Chairman, Department of Radiology, Massachusetts General Hospital, and Chairman of the Worldcare Board stated, "The Worldcare Consortium is pleased to be selected to participate in this innovative, new, e-health enabled insurance program. The value of this program is exceptional. It will enable Consortium-based specialists to consult, on an elective (non-emergency) basis with their peers in Korea who will be treating severely injured patients. Local physicians will stabilize the patient immediately after the accident. They will then have the opportunity, through the assistance of telemedicine coordinators from WorldCare Korea, to digitize and encrypt relevant portions of the patient's medical record and have it transmitted to WorldCare's office in Cambridge for quality assurance review before it is transmitted to a Worldcare Consortium hospital for consultation. A comprehensive diagnosis and treatment plan, reflecting specialist expertise, will be returned to the attending physician on a timely basis. This new policy embodies the best that telemedicine has to offer to insurers, consumers and attending physicians abroad," stated Thrall.

"Worldcare is pleased to bring the expertise of the Worldcare Consortium to South Korea," stated Nasser Menhall, CEO, Worldcare Limited. "Representing over 8,000 physicians, scores of acclaimed specialists and over 1.6 billion dollars in annual biomedical research funding, The

Worldcare Consortium is unparalleled, worldwide, for the depth of its medical expertise."

"During the past year, WorldCare Korea has worked diligently with Ssangyong to prove the value added benefits of WorldCare's specialized, U.S. based e-consultation service to the most important segment of Ssangyong's client base, namely its auto insurance customers. During the past several months, WorldCare Korea has completed a number of second opinions for customers in Korea. These expert, and in some cases, multi-disciplinary and multi-institutional opinions, have provided a significant source of comfort and value added benefit to both referring physicians and patients in Korea," stated Rajiv Ramaprasad, CEO, WorldCare Korea, Inc.

About WorldCare Limited

WorldCare Limited, a pioneer and leader in global e-health services and solutions, facilitates international access to high quality U.S. healthcare through the delivery of highly specialized and personalized electronic second medical opinions and the provision of insurance plans for the U.S. treatment of serious illness. In partnership with the very best medical centers in North America, WorldCare utilizes Internet-empowered technologies and FDA approved protocols to transmit medical records and provide referring physicians and their patients with second opinions. Consultation and treatment are rendered by The WorldCare Consortium(SM), comprised of The Cleveland Clinic, Duke University Health System, Johns Hopkins Medicine and Partners HealthCare System, Inc., which includes Massachusetts General Hospital and Brigham and Women's Hospital. Special programs sponsored by life and health insurance carriers throughout the world offer WorldCare's second medical opinion services and its serious illness insurance product, The WorldCare Global Health Plan(SM). Founded in 1994, through a joint effort with Massachusetts General Hospital, WorldCare maintains offices in Cambridge, MA, and Paris, France. WorldCare maintains operations in Latin America, The Middle East, Asia and Europe including Brazil, Chile, Ecuador, Mexico, Panama, Peru, Uruguay, Bahrain, Beirut, Egypt, Istanbul, Jordan, Saudi Arabia, U.A.E., Kuala Lumpur, Korea, Croatia, Cyprus, Greece, Poland and Slovakia. WorldCare also offers digital image analysis for pharmaceutical clinical trials, healthcare consulting and continuing medical education (CME) services. WorldCare can be found at <http://www.worldcare.com/> .

About Ssangyong Fire & Marine Inc.

Ssangyong Fire & Marine Insurance was established in 1948 to protect private property and to promote public welfare. Over the last five decades, Ssangyong has consolidated its market position achieving significant customer satisfaction. With strategic management, Ssangyong increased its net profit by 107.8% to 6.25 billion KRW (US \$5.23 million) on revenues of 605 million dollars in fiscal year 2001. With deregulation of premium rates in August 2001, mass marketing and the targeting of first time insurance buyers, Ssangyong Fire & Marine has increased its market share from 4.7% to 6.2% as of July 2002. Ssangyong

has assets of \$806 million (2001) and covers approximately 800,000 lives. With diversification of insurance services, long-term risk management, cyber marketing and Internet services, Ssangyong plans to meet the rapidly changing needs of its client base and become one of the world's leading insurers.

About The Cleveland Clinic Foundation

The Cleveland Clinic Foundation, founded in 1921, integrates clinical and hospital care with research and education in a private, not-for-profit group practice. Approximately 1,100 full-time salaried physicians at The Cleveland Clinic and Cleveland Clinic Florida represent more than 100 medical specialties and subspecialties. In 2001, there were more than 2.2 million outpatient visits to The Cleveland Clinic. Patients came for treatment from every state and from more than 80 countries. There were nearly 52,000 hospital admissions to The Cleveland Clinic in 2001.

About Duke University Health System

Duke University Health System (DUHS) is a fully integrated, non-profit health care network comprised of a widespread network of high-quality hospitals, physician practices, home care services, and other providers. The centerpiece of the system are the world renowned Duke Hospital and the Duke School of Medicine, both of which are consistently ranked among the best in the nation.

About Johns Hopkins Medicine

Johns Hopkins is one of the world's premier centers for scholarship, research and patient care. Founded in Baltimore, they now reach across the Baltimore-Washington area, with additional facilities in China, Italy and Singapore and partnerships around the world. The Health System that began with Johns Hopkins Hospital now comprises three hospitals, as well as other elements of an integrated system from a community physicians group to home care. Today, Johns Hopkins Medicine unites The Johns Hopkins University of School of Medicine and The Johns Hopkins Health System.

About Partners Healthcare System, Inc.

Partners HealthCare was founded in 1994 by Brigham and Women's Hospital and Massachusetts General Hospital. Partners has developed an integrated health care delivery system throughout the region that offers patients a continuum of coordinated, high-quality care. The system includes primary care and specialty physicians, community hospitals, the two founding academic medical centers, and other health-related entities. Partners HealthCare is a non-profit organization supported in part by charitable contributions.

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