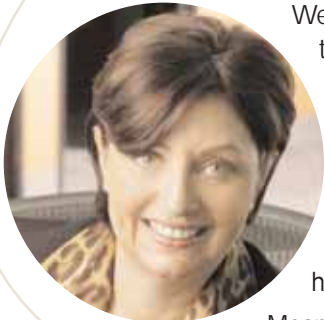


Taking Control of Health Care Costs

Perspective from the Top



We've heard the health care stats in the news - the U.S. spent \$2.4 trillion on health care in 2008 while 46 million Americans are without coverage. And there's no escaping the images from town hall meetings as legislators discuss a national health care plan.

Meanwhile, we are trying to find ways to pay for increasing health care costs. Though it's easy to point the finger at the primary sources of cost increases - doctors, hospitals, etc. - our incorrect or inefficient use of health care services also contributes to the problem.

Controlling our actions is easy. I can't say the same for influencing doctors or hospitals. So, here are some cost-saving tips we can all do:

- **Take control.** Quit smoking, exercise, eat healthy, drink water, reduce stress and drink alcohol in moderation. You'll be healthier and you'll save money on items associated with bad habits and resulting medical issues.
- **Listen to your doctor.** Roughly half of all patients don't follow medication instructions, resulting in 10 percent of hospital visits a year. Doing as you are told can save you an average of \$8,200 in out-of-pocket hospital costs.
- **Take the less beaten path.** Rather than always going to the emergency room, consider utilizing a local urgent care center. The wait time and cost is much less than at the hospital.



- **Don't always trust hospitals.** Eight out of ten hospital bills contain errors increasing the tab 25 percent on average. Specialists including radiologists and anesthesiologists don't always accept the same coverage as the doctor who admitted you. Find out who will be providing care during your stay and verify they participate in your plan.

- **Speak up.** Ask the dentist for metallic (a.k.a. amalgam) fillings rather than resin-based. Not only do amalgam cost 20 percent less, they last longer. Also, unless you're on water or snow often, don't get the anti-reflective coating on your lenses; it will save you \$40.

Then there's the large cost associated with our prescription drugs. No one wants to put their health at risk by forgoing medication to save money. So we've provided some cost cutting suggestions in the inside center article.

Tips and suggestions are a start, but I want to remind you of the informative, complimentary resource we Epitac associates have at our finger tips - the Benergy Web site (www.epitac.benergy.com)*.

If you haven't visited this site, I encourage you to do so. You can easily manage and track your health care program and services as well as create a personal health record.

To help us be 'informed' patients, the 'Benefits Center' gives us access to our benefits program and enables us to take action by providing forms, a financial calculator, the opportunity to review costs and gather information on specific health topics.

To prevent us from becoming a patient, the 'Health & Wellness Center' has research options and information on various health issues, care guides, alternative medicine, and ways to assess your current health. It also provides guides for getting fit, losing weight and having a healthy pregnancy.

And if you've misplaced your copy of our benefit program, the 'Human Resources' section has a copy as well as a link to our health care network.

Yes, it's another thing to add to our 'to do' list, but we shouldn't push our physical or financial health to the side.

* Contact Maria Sitarski at msitarski@epitacgroup.com for login information.

iPhones vs. Blackberry's

The battle between Apple's iPhone and Research In Motion's (RIM) Blackberry heats up as the iPhone 3G S and the Blackberry Tour 9360 were released this summer.

Who will win the battle?

The new iPhone 3G S features:

- A faster processing and network speeds, and more memory
- An extended battery life, which was a downfall with previous versions
- The camera's resolution is upgraded to 3 megapixels and includes the new "Tap to Focus" feature
- Video recording and video-editing tools
- Voice Control that interacts with the iPhone's iPod player and the iTunes Genius list
- Supports the new iPhone OS 3.0 update, which includes 100 new features, including multimedia messaging, stereo Bluetooth; a voice recorder; and cut, copy, and paste tools

The Blackberry Tour 9360 is a cross between the Curve and the Bold features:

- Roughly 130 megabytes of free memory, compared to the Blackberry Curve's 45 megabytes
 - Supports high-speed 3G EV-DO Rev. A networks in North America, as well as 3G UMTS/HSPA (2100Mhz) and quad-band EDGE/GPRS/GSM networks abroad
 - A 3.2 megapixels camera with autofocus, flash, variable zoom, image stabilization, autofocus and video recording
 - Fully-functional World Phone that supports global roaming on 3G networks
 - Built-in GPS with support for geotagging, BlackBerry Maps and other location based applications and services
- It's too hard to pick a winner, but it's safe to say that even with these new upgrades, iPhones are best for fun and Blackberry's take the prize for business use.

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Microsoft Windows 7 Makes Life Easier

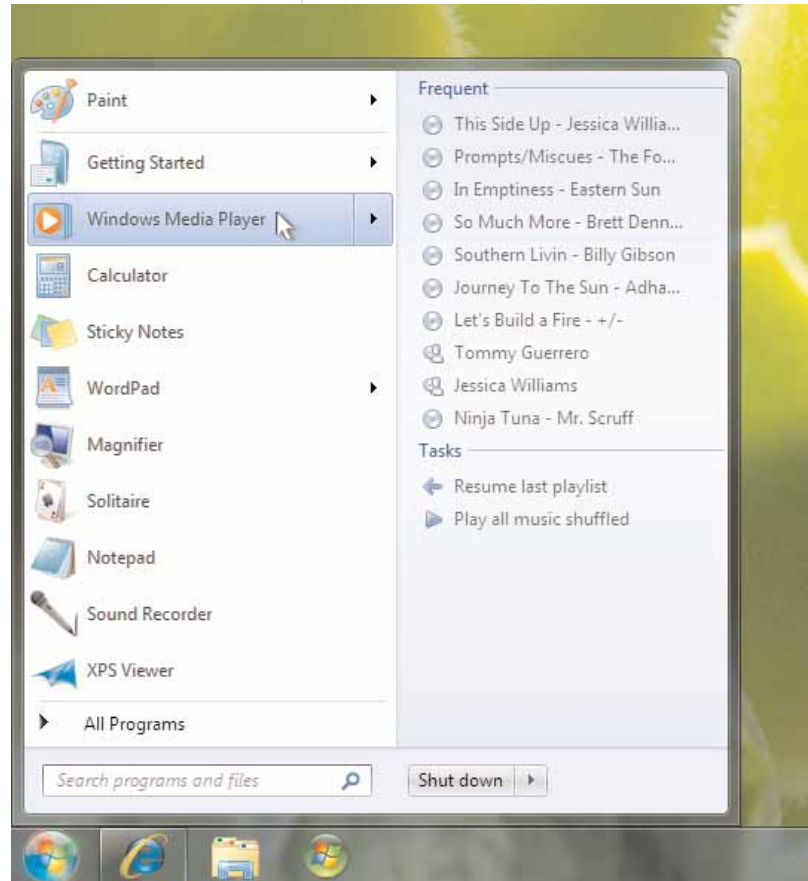
From switching between programs to organizing documents, Microsoft claims Windows 7, their new operating system debuting October 22, has all the user-interface improvements and window management adjustments to make the PC experience simpler and easier.



Don't let it fool you; it's not your average desktop

Perhaps the biggest change impacting the PC experience is the revamped taskbar. No longer just a place to manage open windows, the taskbar now combines managing and launching applications, replacing the Quick Launch feature. The user can send any application to the taskbar, making it accessible at the click of a button. Icons on the taskbar are bigger and when users roll over the icons, a live thumbnail of every open window in an application appears. If users need to see more, they can roll over the thumbnail to bring the window to the front, and make it full-sized, while other windows become translucent.

Other great desktop features of Windows 7 focus on viewing options. In the past, a user would have to manually resize open windows to show them side by side, but Microsoft has installed Snaps to allow users to grab a window and pull it to either side edge of the screen to fill half the screen. Also, it is easier to quickly see gadgets or grab files from the desktop. All windows will become transparent, making the desktop visible, with the shake of the mouse. If the user wants every window but one to remain visible, they just shake the window and all open windows minimize to the taskbar. Shake the window again, and all the windows come back.



Skipping the extra steps

Windows 7 also makes computing simpler with Jump Lists. Resembling recent document menus or mini-start menus, they are context-sensitive pop-up menus of shortcuts to a user's commonly used documents and tasks. For example, users can right-click the Internet Explorer taskbar icon and choose from a list of frequently visited Web sites or from the list of available tasks.

Jump Lists not only provide quick access and eliminate steps needed to accomplish tasks, but a program does not have to start to launch a file or access a task. Also, destinations do not take up space on the taskbar. If a user has ten programs pinned or running on a taskbar, they have quick access to more than 150 destinations, without having to customize the user interface. Plus, Jump Lists are automatically organized by their respective program in a simple list, which is no longer an indistinguishable icon, but actual text for each item on the list.

While Jump Lists make it easier to launch a file or access a task, the upgraded Windows Search function makes searching for anything on a PC quicker and easier than before. The results also will be more relevant and easier to understand. Just like Web search engines, all a user has to do is enter a word or a few letters and an organized list of results will appear.

Making the right connections

Windows 7 also will be equipped with Microsoft's new HomeGroup feature, which connects computers within a network to share files or printers. For example, a printer in a dining room that is shared by HomeGroup will be automatically installed onto all other HomeGroup enabled PCs in the house.

While HomeGroup makes sharing simpler, Windows 7 Libraries are making it easier for users to find what they need. Libraries are special folders that catalog documents, music, pictures and videos in a single place, regardless of where they are saved on the hard drive. These Libraries also can be shared within a HomeGroup. If a user is looking for a photo, but has photos saved in several locations, the photo library will house all photos on a PC regardless of where they are saved.

Another element making it easier for users who are mobile and connect to various networks is the View Available Networks (VAN) feature. This VAN allows users to view and connect to all available networks from the system tray, regardless if networks are based on Wi-Fi, mobile broadband, dial-up or corporate Virtual Private Network (VPN)



Installing devices is a cinch

Microsoft's new Device Stage technology changes how users interact with devices and hardware attached to the system, Microsoft has been working with a wide range of partners to ensure various devices are fully compatible. The new Device Stage of Windows 7 recognizes the presence of cameras, phones, printers and other external devices better than ever. When a user plugs in an external device, the system gives a status window to each device, allowing users to browse files, manage media and perform other device-specific tasks. An actual picture of the device or a manufacturer designated image will appear in the taskbar, and can be pinned there just like an application. A user can roll over the application to bring up device details, such as battery level for a phone or camera or show how many songs are loaded on to a MP3 player. Manufacturers of these devices also are able to customize operations and management interface for their specific devices.

Saving energy

In addition to all these new enhancements, Microsoft has designed the new operating system to be more responsive. PCs will start up, shut down, resume from standby and respond faster. Windows 7 also offers improved battery life by adding power-saving features, such as adaptive display brightness, which dims the display if the PC has not been used for a while. Power also is processed more efficiently through the platform and processor reducing power consumption and lowering energy costs. Additionally, it provides diagnostic tools that enable IT pros to better manage and troubleshoot power management issues on computers.

Just so you know

Windows XP doesn't upgrade to Windows 7. A user will have to start over again and reinstall all applications and recreate settings. Microsoft claims Windows 7 will be more reliable with a fresh start.

To see all the benefits of Windows 7 before the October 22 release date, take a virtual tour at www.microsoft.com.

Take Control of Your Purse Strings

Simple ways to cut your prescription drug costs:

• **Go Generic:** If available, generic drugs can save you more than \$150 a year. Applying the same rule to over-the-counter medications can save you \$100 annually.

• **Snail Mail:** Ordering prescription drugs directly by mail will save you up to 35 percent on your monthly co-payment or nearly \$90 a year on a generic prescription.

• **Do the Splits:** Ask your doctor if you can safely split a higher-dosage pill in half. You'll save approximately 50 percent of your co-pay.

• **Check the "Other" Category:** If no generic version is available, ask your doctor about a therapeutic substitute or an older drug in the same category. A drug that's been on the market for more than 10 years almost always has a generic version available.

• **Combine Errands:** While you pick up groceries at Meijer or other necessities at Target, check out their pharmacies, some dispense antibiotics for less than your co-pay or even free.

• **Talk to Your Doctor:** Doctors have knowledge of rebates or other programs as well as coupons or other discounts you can take advantage of to save money on prescriptions. If your doctor doesn't have information, contact the drug manufacturer about available discounts or programs they have for patients who can't afford prescriptions.

• **Don't Succumb to Pressure:** If you arrive at the pharmacy to get your prescription and it's not covered or the co-payment is too high, you don't have to pick up the prescription (unless it's medically necessary for you to have immediately). Contact your doctor or ask the pharmacist if there is an alternate medication with the same key ingredient that is covered or more affordable.

• **Take Stock of Your Medicine Cabinet:** Bring all your medications to your doctor or pharmacist so they can review them to make sure you aren't taking multiple drugs that do the same thing, that they are all needed and so they can spot drugs that may have undesirable interactions when taken together.



Please send any questions or comments to support@epitecgroup.com. Your input may become a topic in future issues of *Epitalk*.

Industry Insight

Tom Luttrell, Vice President and Chief Information Officer, Masco Builder Cabinet Group (BCG)



The Masco Builder Cabinet Group (BCG), is a part of Masco Corporation, a Fortune 250 organization and global leader in the manufacture of brand name products for home improvement and new home construction markets. Prior to joining the Masco BCG, Luttrell was Information Systems Director for Aftermarket and Sealing Divisions at Federal-Mogul Corporation in Southfield, Michigan. He earned a bachelor of science degree in Computer Information Systems from Ferris State University and an MBA degree from Northwood University's Richard DeVos Graduate School of Management.

Q: Given Michigan's economic climate, where do you see technology jobs fitting in? Is there room for growth amid these circumstances?

A: The BCG's vision is to expand the reach of its brands through flexible manufacturing of a broad product line, increasing the speed of new product introduction and substantially increasing customer choice through a product configurator. Our IT strategy is central to this vision as we partner with the business to execute our "Building Tomorrow Together," business transformation initiative. This multi-year program encompasses deployment of Oracle EBS R12 and redesign of more than 80 percent of business processes including engineering, product configuration, quote-to-ordering, manufacturing, installation management and web ordering.

My advice for technology professionals hoping to weather this downturn is to align your career with company initiatives and technologies that are fundamental to your company's success. Technology is a huge enabler to operational efficiencies that can generate cash flow and reduce operating expenses throughout the organization. But it also can benefit your company when the technology projects provide competitive advantages for your company in their supply chain, in effect, making your product or service tough to replace for your customers.

I also believe there is room for growth if people want to expand their horizon and learn technologies that are in increasing demand such as Web 2.0, Enterprise 2.0 and mainstream ERP.

Q: What significant changes have you seen in Southeast Michigan's technology economy over the last 15 years?

A: I think the largest shift I have seen is the change in how the Information Technology function is viewed within a company. In the past, IT was viewed as a

cost to be managed or minimized. I believe IT is becoming more central to the business strategy; as such, IT is being asked to get involved in business plans upfront - during the business planning phase - and is becoming more of a partner with business versus a cost center.

This shift is primarily due to IT's unique position to see across business processes and help connect those processes and information needs through the use of technology. IT must now take advantage of its position and apply this advantage by leveraging process, data and technology to help the company emerge from this economic downturn stronger than when it began. In the end, IT is now positioned to move from an "order taker" position to one of business partner by helping to shape the company's business strategy.

Q: Where do you think Southeast Michigan's technology economy is heading in the next 15 years?

A: It is a very interesting time for those of us who are committed to our State as we shift from being the center of all things automotive to our "next big thing." Quite honestly, I don't know what that will be, but I am sure that the entrepreneurial spirit that is part of our heritage will drive new innovations and new industry into Michigan. I am optimistic that we will emerge from this economic downturn and new opportunities will present themselves to technologists that are prepared, and willing to seize them.

Q: What new technologies coming down the pipeline in the next 5 to 10 years will improve or revolutionize the way we do business today?

A: The increase in usage of social software will fundamentally change the way companies use technology to engage their employees and customers. Coupled with the "always available" Internet through smartphones, the ability for people to interact when and where they want will cause huge shifts in how we collaborate and market products. The technology will evolve from wide usage in our personal life to being part of business strategy and the primary mechanism to engage our employees, customers, suppliers and external constituents. This will drive productivity and efficiency gains in all areas of a company's collaboration, both internally and externally.

Q: What obstacles do you anticipate IT professionals in Southeast Michigan will face in the near future, and what suggestions do you offer to overcome these obstacles?

A: I believe the challenges IT professionals face now and in the near future are the same as those we have faced in the past - aligning the Information Technology agenda with the business strategy. While IT is now a welcome participant in shaping business strategy, we still have the tendency to be enamored by technology and implement the "new and the cool" technologies for their own sake. IT cannot afford to be relegated to the role of cost center again. We must continually work to keep IT / Business alignment through ensuring that the projects that IT executes bring a visible, well articulated value to the business.

My suggestion on how to overcome this obstacle is to understand, deeply, what drives your business, in other words, how it makes money. To do this, IT professionals should strive to immerse themselves in the business, to learn the "business speak," and to attempt to bridge the gaps between the two worlds and help incorporate IT into every aspect of the business value proposition.

Consultant



Shaun Harrower

STATS

Title: Systems Engineer

Hire Date: March 2008

Responsibilities: As part of the Mainframe Automation Group on site at Ford Motor Company, Shaun controls all support center console personal computers and related software worldwide.

Successes: He wrote code allowing mainframe automation systems to communicate using TCP/IP links, as well as code to assist the move from Ford's Global Incident Reporting System to a new BMC Remedy Incident Management reporting tool.

Education: Bachelor's Degree in Business Administration from Western Michigan University

iSpot Exclusive: Shaun has been a paid-on-call Fire Fighter for 14 years and has many fire and EMS certifications.

Corporate Employee



Michelle Rusch

STATS

Title: Recruiter Trainer

Hire Date: January 2009

Responsibilities: Michelle's passion for finding the right fit for job candidates and open positions makes her primary responsibilities of sourcing, screening, interviewing, hiring and training new recruiters rewarding. She also acts as a mentor to other recruiters.

Successes: She believes her greatest success has been the opportunity to share her 15 years of recruiting experience and knowledge with others and watching new recruiters grow and excel.

Education: Bachelor's Degree in Business Administration from Davenport University.

iSpot Exclusive: She enjoys spending quality time outdoors with her 2-year-old son and husband.



(L-R) David Sibert, Sharon Denomme, Cynthia Liss and Sai Kiran Valluru

Since May, The Epitec Group team, Sharon Denomme, David Sibert and Sai Kiran Valluru, are working with Cynthia Liss, at Ford Motor Company, to implement WebFOCUS as the global analytical reporting tool.

WebFOCUS is a comprehensive and fully integrated enterprise business intelligence analytical tool that makes key business-critical data accessible to all levels of Ford management. For example, if Ford wants to know the length of time from vehicle order to delivery, WebFOCUS will capture the data and report the desired results.

One of the first initiatives to convert to WebFOCUS is the Ford Customer Service Divisions (FCSD) Dashboard, which is an early adapter initiative developed by Information Builders (IB), supported and further enhanced by the BIDS (Business Intelligence Delivery Services) team. Sibert is the team lead for FCSD coordinating the enhancements and production support, while Valluru is lead developer. Denomme supports the UAW Job Security Program upgrade and other initiatives.

Since Ford has agreed to use the tool globally, the Epitec team, along with 13 Ford employees, are working to implement the tool beyond the FCSD dashboard. They are currently working to convert more than 70 applications to WebFOCUS.

Complete conversion to WebFOCUS is scheduled for December 2011.

Milestones

May

Sam Dbouk (3 years)
William Dixon (3 years)
Kenneth Duda (3 years)
Mike Bonham (3 years)
Rami Saad (4 years)
Noman Qureshi (5 years)
Brenda Johnson (8 years)
Charisse Smith (11 years)

July

Mark Bradford (3 years)
Phillip Richter (3 years)
Robert Tokarczyk (3 years)
Ayyappan Chandrasekaran (3 years)
Bernard Duke (3 years)
Debra Feldkamp (3 years)
Anuradha Thatavarthi (4 years)
Vidhi Gupta (4 years)
Cynthia Cottage (5 years)
Ashfaq Mohammed (5 years)

August

Alan Warchuck (3 years)
Raju Penumatha (3 years)
Matthew Walczak (3 years)
Thilagavathy Narasimhan (3 years)
Donna Brown (3 years)
Cynthia Wingo (3 years)
Kavitha Indukuri (3 years)
Carolyn Suydam (4 years)
Lizabeth Hohm (4 years)
Hanumathrama Venkata (5 years)
Anthony Hollamon (19 years)

September

Chokha Palayamkottai (3 years)
Vinod Menon (3 years)
Caroline Deacon (4 years)
Olivera Milic (4 years)
Harshet Patel (5 years)
Marre Tallerico (7 years)
Gregory Brown (11 years)
Gary Mercatante (16 years)

June

David Halsey (3 years)
Kimberly Tarkowski (3 years)
Dave Henry (3 years)
Darryl Gay (14 years)

Venkataphanindranath Inampudi (5 years)
Prasanna Jannu (5 years)
Satyaprakash Tirumalasetti (5 years)



From Start To Finish, We're There For You.

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