

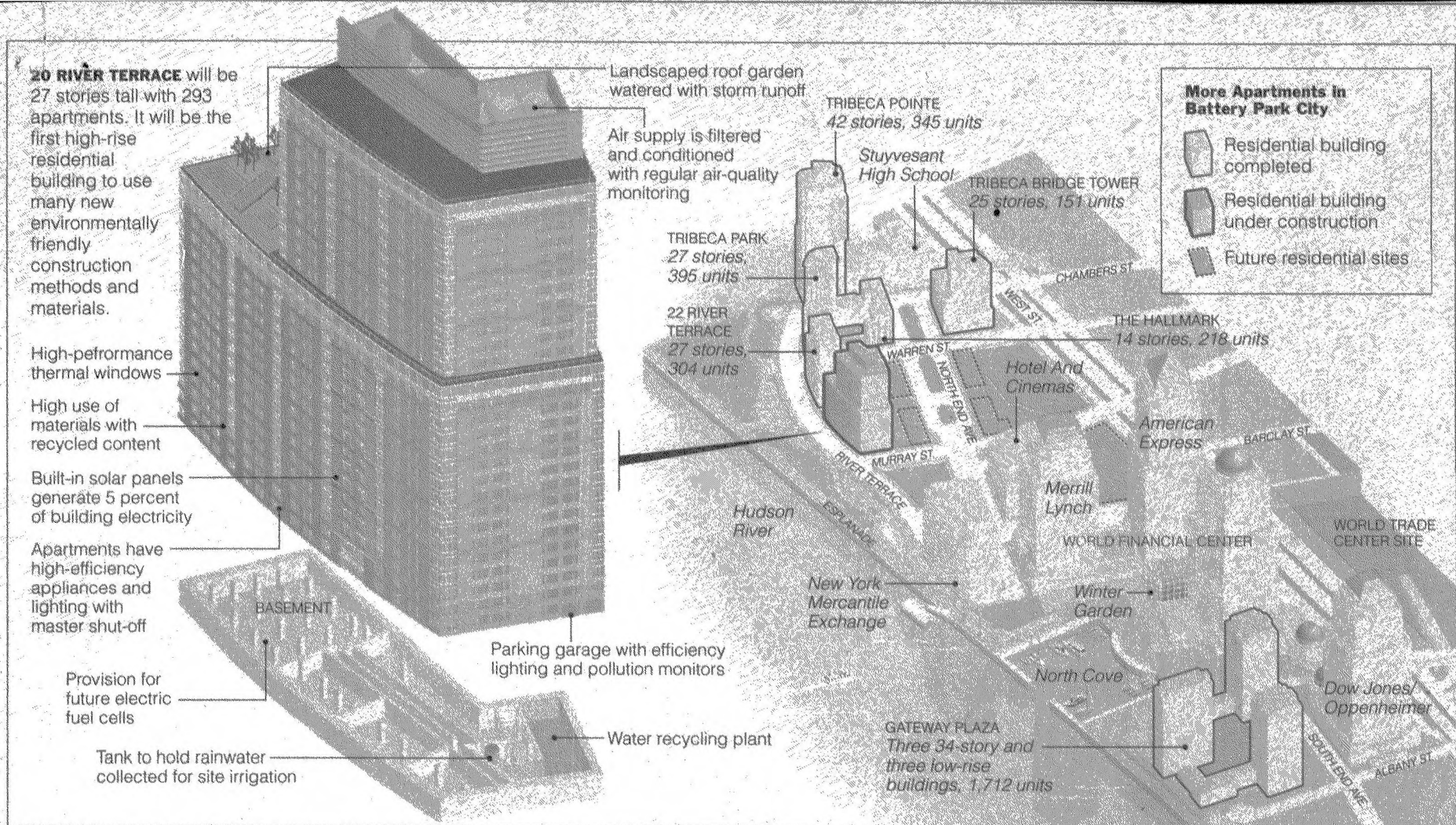
HIP has been rated #1 in the nation for Innovative Technology. For real?

HIP Health Plan of New York was ranked #1 in *Information Week's* annual survey of the top 500 companies using innovative technology. Here's how HIP's technology is working to deliver the best health care to be found anywhere:

- Enjoy improved customer service via our innovative use of technology.
 - hipusa.com is available in English, Spanish and Chinese.
 - Conveniently access your HIP health plan, choose a primary care physician, fill a prescription, review claims, download forms, contact HIP via email.
- ...plus much more.

hipusa.comTM
Now in English, Spanish & Chinese.

Now that's HIP.
HEALTH PLAN OF NEW YORK



A Green Foothold in the Downtown Concrete

Apartment High-Rise Will Set an Environmental Benchmark Near Ground Zero

By KIRK JOHNSON

In the nerdy world of green construction, 20 River Terrace was already an address with a big reputation — even before everything changed.

The building, begun early last year just a few blocks from the World Trade Center, was to be the world's most environmentally correct residential high-rise, its developers said — an air-purified, solar-paneled monument to the marriage of mother earth and technological gee-whiz.

Now as construction resumes after a 10-month break during the cleanup of ground zero, the 27-story tower has become even more than the sum of its ambitions, builders and environmentalists say.

When the job started, Lower Manhattan was pretty much a finished product, and 20 River Terrace, for all its departures from the norm, was just another building. Now the city is gripped by a debate over what to rebuild at ground zero and what future to envision.

Environmental awareness among residents, office workers and employers was sharply elevated by the dust from the twin towers' collapse and the lingering smoke from their ruins. A regional drought put new value on water conservation. And the linkage of Middle Eastern oil and the financing of terror gave solar power new life, environmentalists say, because using alternative fuels can now be considered an act of political defiance.

The biggest single element that has changed, development experts say, is that in Lower Manhattan, thinking beyond the old boundaries is now in fashion, and right there, on downtown's front porch, is Exhibit A of how to do it.

"To have a sustainable building going up in an area that was a target of a terror attack is a very powerful thing," said Richard Florida, a professor of regional economic development at Carnegie Mellon University in Pittsburgh and an adviser to the Regional Plan Association, which is helping put together a new design for downtown. "I think there's a great possibility that this example will trigger things even more imaginative on the part of architects or designers."

Other planners and environmentalists say that 20 River Terrace and the set of environmental construction standards created by the Battery Park City Authority, which oversees the building project, are already leading the way. The construction resumed in July and completion is expected next spring. The authority, a state-chartered agency developing the landfill areas of Lower Manhattan (which were largely created by the excavation

for the trade center in the late 1960's) had planned a series of green residential towers long before Sept. 11.

"The philosophy is that if you create a healthier building, you make people healthier," said Timothy S. Carey, the president and chief executive of the authority.

No matter what philosophical effect 20 River Terrace has or does not have on downtown, developers say, it is also very much a prototype that must work on its own, in engineering and financial terms. Although New York is already home to what is considered the nation's first environmentally green high-rise office tower, the Condé Nast building at 4 Times Square in Midtown, apartment buildings have very different issues and patterns of use, from the peaks of power demand to

Continued on Page B8