

UPMC Health Plan Extends Partnership With E.MAP into Indiana County

Great news! E.MAP, the Employers Medical Access Partnership, and UPMC Health Plan have agreed to expand together into Indiana County. This means that your customers and prospects there can take advantage initial savings and rate guarantees offered through the employer coalition. Here's how it works:

Groups with 2-50 Employees

Initial Rate	5% off of standard UPMC Health Plan pricing
First Renewal	Maximum rate increase of 14%
Second Renewal	Maximum rate increase of 15%

Groups with 51-100 Employees

Initial Rate	3% off of standard UPMC Health Plan pricing
First Renewal	Maximum rate increase of 14%
Second Renewal	Maximum rate increase of 15%

Groups with 101+ Employees

Initial Rate	3% off of standard UPMC Health Plan pricing
First Renewal	Maximum rate increase of 14%
Second Renewal	Maximum 15% trend factor applied to demographics and experience

E.MAP is a purchasing co-op that uses the buying power and influence of many area employers to negotiate favorable pricing arrangements. More than 700 area businesses in Cambria, Somerset, Blair and Bedford counties have joined E.MAP since its inception in 2000.

If you've placed any of your clients with E.MAP in the past, you know what a great opportunity this expansion presents for businesses in Indiana County.

IMPORTANT: Businesses and organizations are eligible to take advantage of the preferred pricing and rate guarantees through E.MAP with effective dates of **January 1, 2009** and beyond. Existing UPMC Health Plan groups who join E.MAP will receive their standard renewal rates and then receive the security of the rate guarantees as defined above.

In the meantime, for more information, contact your broker, your UPMC Health Plan representative, or call the E.MAP hotline at 814-243-0012.