

News Release

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FOR IMMEDIATE RELEASE

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E.MAP and UPMC Health Plan Announce Enhanced Agreement – Deeper Discounts and Rate Guarantees for Health Insurance

Johnstown, PA – E.MAP (Employers Medical Access Partnership) announced today that it has agreed to a new two-year agreement with UPMC Health Plan. The new deal, which takes effect on September 1, 2005, provides businesses with health insurance discounts of up to five percent with two years of rate guarantees to follow. It assures future E.MAP members that they are receiving the lowest price available in Cambria, Somerset, Blair and Bedford counties for UPMC Health Plan products.

Terms of the new agreement are as follows:

1. New E.MAP insurance customers with less than 50 employees will receive an initial rate quote that will be discounted by five percent. The first renewal rates are guaranteed not to exceed 14% and the second renewal rates are guaranteed not to exceed 15%.
2. New E.MAP insurance customers with 51 to 100 employees will receive an initial rate quote that will be discounted by three percent. The first renewal rates are guaranteed not to exceed 14% and the second renewal rates are guaranteed not to exceed 15%.
3. New E.MAP insurance customers with 101 or more employees will receive an initial rate quote that will be discounted by three percent. The first renewal rates are guaranteed not to exceed 14% and the second renewal will be calculated using a maximum trend factor of 15%.
4. Existing E.MAP insurance customers will also be rewarded under the new agreement, receiving the same discounts and renewal guarantees when they renew with UPMC Health Plan through E.MAP.

“UPMC Health Plan continues to be an outstanding partner to E.MAP and the business community in our region. Since 2000, our membership has been richly rewarded thanks to our partnership,” said Jack W. Babich, E.MAP president. “In an era when most businesses have been receiving 20...30...40% rate increases or more, E.MAP members can once again budget their employee benefits costs with confidence.”

According to Babich, the new preferred pricing arrangement represents significant savings to area businesses over the prior deal, which provided E.MAP members with discounts of 2.5% off of first year and renewal rates. “We anticipate a great deal of renewed interest in E.MAP between the new agreement with UPMC Health Plan and the merging of medical delivery systems in Cambria County,” said Babich.

E.MAP is a healthcare coalition serving more than 400 employers and more than 8,000 employees in Cambria, Somerset, Blair and Bedford counties. It is led by a Board of Directors that, in addition to Mr. Babich, includes: Gloria Pritts, vice president, Somerset Trust Company; Glenn Miller, president, VCS Group; Terry Buxbaum, manager of human resources, Johnstown Wire Tech; Paul Goble, administrator, Western PA Sports Medicine & Rehabilitation Center; Tom Heider, secretary/treasurer, Teamsters Local 110; Timothy Leventry, attorney at law, Leventry Law Office; Bobbie Peltzer, owner, Album Cuts Bar & Grill; Richard Pidutti, MD, physician; Kathy Lasky, president & CEO, Med Temp Services; Laurie Wahl, account executive, Knepper Insurance, and Dave Donato, Business Manager/Financial Secretary Treasurer for the Plumbers & Pipefitters Local 354.

An E.MAP Hot Line has been established to assist employers who are interested in obtaining UPMC Health Plan quote through the coalition -- 814-243-0012, or a quote can be requested on line at www.emapcoaliton.com.