

December 2, 2011

First Quarter 2012 Rate Guarantee Enhancements for E.MAP

UPMC Health Plan has announced that they are offering a two-year rate guarantee for new small group business clients with 2 to 50 employees that purchase group health insurance with January, February or March 2012 effective dates.

This decision will also impact new E.MAP small group clients who purchase group health insurance during this time frame. Here's how it works:

Groups with 2-50 Employees

| | Standard E.MAP Preferred Pricing | E.MAP Preferred Pricing Under UPMC Health Plan Promotion |
|----------------|--|--|
| Initial Rate | 5% off standard UPMC Health Plan pricing | 5% off standard UPMC Health Plan pricing |
| First Renewal | Maximum rate increase of 14% | Depending upon assessment of medical questionnaires, either: <ul style="list-style-type: none"> ▪ 0% increase, or ▪ Maximum rates increase of 5% |
| Second Renewal | Maximum rate increase of 15% | Maximum rate increase of 15% |

In essence, through E.MAP, new UPMC Health Plan small business clients will receive a 5% discount off of standard UPMC Health Plan pricing, either a second year rate freeze or a maximum rate increase of 5%, and the protection of a third year rate guarantee not to exceed 15%.

This UPMC Health Plan promotion is for a limited time and *only applies to groups with 2-50 employees.*