

NEWS



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FOR IMMEDIATE RELEASE

**UNIVEST SIGNS AGREEMENT WITH HEALTH ADVOCATE, INC. TO PROVIDE
INNOVATIVE HEALTH INSURANCE SOLUTIONS**

Solutions Are Available to Group Health Insurance Clients, Employees, and Retirees

Souderton, PA – Univest Corporation recently announced an agreement with Health Advocate, Inc. to provide additional Health Insurance Solutions to its employees, retirees, and Group Health Insurance clients.

“As challenges arise in the health care industry, it is becoming more imperative for us to provide guidance and services to assist our employees, retirees and clients with their health insurance needs,” said William S. Aichele, President and Chief Executive Officer of Univest. “Univest is pleased to work with Health Advocate, Inc. to deliver this unique, value-added benefit program.”

Employees, eligible retirees and Group Health Insurance clients will have unlimited access to Health Advocate’s trained staff of Personal Health Advocates – registered nurses, supported by a team of medical directors and administrative experts. These experts will be available on a 24-hour basis, seven days a week. Health Advocate does not replace health insurance; rather it offers a broad array of cost-effective services providing assistance in solving claims, billing, insurance and related administrative issues; identifying and helping to arrange appointments with specialist physicians and best-in-class medical institutions; assistance coordinating complex clinical issues; accessing community resources; and finding senior care services that fall outside traditional health insurance coverage.

Early in 2003, Univest introduced two unique benefits programs, “WorkLife Solutions” and “Employee Benefits Solutions,” to assist local businesses in providing increased options for employees by offering quality group insurance coverage; human resource consulting services; and special offers on savings, checking, borrowing, investment and insurance solutions. Businesses working through Univest Insurance for their Group Health insurance needs are eligible to receive all of the benefits provided through Health Advocate, Inc.

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Univest's "Employee Benefit Solutions" program assists businesses in obtaining the right benefits plans for their employees. Through Univest Insurance, Univest has access to major Insurance carriers across the region, enabling Univest to help businesses find and secure quality group insurance coverage for their employees. Coverage can be obtained for health, dental, life and disability needs.

The "WorkLife Solutions" program offers an array of benefits from special offers on checking and savings accounts, discounted Internet service, special CD rates, convenience services, and more. Businesses who choose to partner with Univest can achieve greater efficiencies through the use of payroll direct deposit, while providing an added employee benefit free of charge. Once a business is enrolled in the program, employees who sign up for direct deposit are eligible for all of the benefits. For more information about Univest's Benefits Program, please contact Pam Urich, Group Benefits Account Manager at 215-721-2432.

Univest Corporation and its subsidiaries, Univest National Bank and Trust Co., Univest Insurance, Inc. and Univest Investments, Inc., provide community support, leadership, and strong performance in the financial services industry to various communities throughout Bucks and Montgomery counties.

Health Advocate was founded to help Americans deal with many of the problems they routinely confront when accessing healthcare services and health insurance coverage. The company, headquartered in suburban Philadelphia, offers a broad spectrum of cost-effective advocacy and assistance solutions, enabling employers of all sizes, their employees and consumers throughout the country to more easily navigate the complexities of the healthcare world.

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