



News Release



FOR IMMEDIATE RELEASE

Health Advocacy Services Offered to USI Employees and Clients

Plymouth Meeting, PA: March 6, 2006. Health Advocate, Inc., the nation's leading health advocacy and assistance company, is pleased to announce that it has entered into an agreement with USI, one of the nation's top ten insurance brokers, to offer its innovative value-added services to USI Holdings Corporation's more than 3,000 employees. This independent service will be available to employees as a way to provide added support for employees and their families when they need to use healthcare services. In addition, USI will offer Health Advocate as a stand alone service to their clients nationally.

Health Advocate helps members navigate the healthcare system by providing assistance with a wide range of clinical and administrative issues. Designed to save clients both time and money, the program helps individuals get the most value from their healthcare benefits. An especially innovative feature of the program is coverage for employees' parents and parents-in-law, in addition to their spouses and dependent children.

"We are very pleased to provide Health Advocate's services to our fellow USI Holdings Corporation employees and have the opportunity to offer this valuable independent advocacy service to USI clients. In an era where consumers want to be more directly involved in their own healthcare and get the most from it, Health Advocate is the perfect support service, given its expertise and personalized approach to helping individuals," said Michael S. Grant, President, of USI's New York Operations.

"Our service is designed to help employees and their employers get the most from their healthcare experience," said Michael J. Cardillo, President and Chief Executive Officer of Health Advocate, Inc. "We work hard to help keep employees productive while they are at work. Our team of experts provides employees with the support they often want and need as they try to navigate the healthcare system on their own," continued Cardillo.

Eligible employees and their families will enjoy unlimited personal access to Health Advocate's trained staff of Personal Health Advocates – typically registered nurses, supported by a team of administrative experts and medical directors. Health Advocate does not replace health insurance; rather it offers cost-effective services including helping to arrange appointments with specialist physicians and best-in-class medical institutions; assistance coordinating complex clinical issues and accessing community resources; finding senior care services that fall outside traditional health insurance coverage; and solving administrative issues.

About USI

USI is a growing and diversified insurance and financial services firm focused on providing fully integrated distribution of general and specialty property and casualty insurance and financial services such as employee benefits outsourcing and related consulting. Our associates are comprised of a diverse team of experts and client advisors who concentrate on specialty property and casualty insurance, and insurance related financial services. According to Business Insurance, USI is the 10th largest insurance brokerage firm in the United States. USI is a nationally focused insurance firm capable of delivering high-quality insurance and financial products and services throughout the United States.

About Health Advocate, Inc.

Health Advocate was founded to help employers and other organizations and their respective employees better navigate the clinical and administrative complexities of the nation's healthcare and insurance systems. The company currently serves more than 6.5 million Americans nation-wide through its relationships with more than 1,500 employers, unions, third-party administrators and insurers, including some of the nation's largest companies as well as a wide range of local and regional organizations. Health Advocate offers its clients a broad spectrum of time and money saving advocacy and assistance solutions. The company has received widespread recognition for its work from a number of news organizations including the *CBS Evening News*, NBC 10 TV, *the Wall Street Journal*, *New York Times*, *The Washington Post*, *Philadelphia Inquirer*, *Crain's New York Business*, NPR's *Sound Money* and a range of other publications. Health Advocate, a privately-held company, is headquartered in suburban Philadelphia and has regional sales offices in New York City, Connecticut, Delaware/Maryland, Washington, DC/Virginia, Atlanta, Boston and California. More information can be found at www.healthadvocate.com.

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