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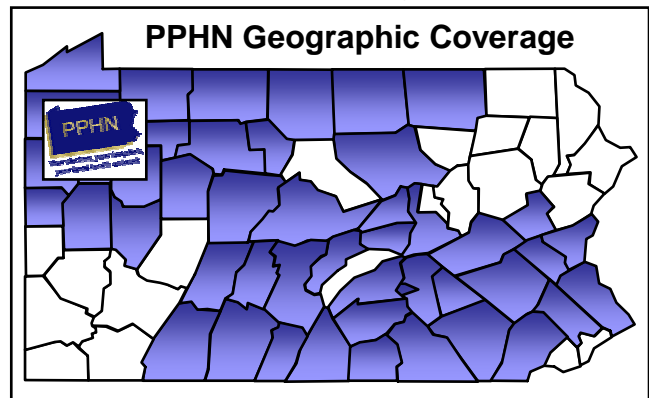
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**TYOGA CARENET BECOMES A PART OF
PENNSYLVANIA'S PREFERRED HEALTH NETWORKS (PPHN)**

This expansion of Tyoga CareNet's capabilities will provide access to more providers, a greater ability to attract new health plans to this market, and more sophisticated support capabilities.

WELLSBORO, PA—Tyoga CareNet (TCN), the Tioga County-based healthcare provider network, Tyoga CareNet, will be expanding its capabilities in a number of ways in 2006. TCN, which currently serves the needs of over 150 physicians and three hospitals in Tioga, Bradford and Potter counties became a licensed preferred provider organization (PPO) in the State of Pennsylvania in December, 2005. TCN's primary function is to increase the number of health plan options available in this area. In that role TCN supports a growing number of health plans and employer-based health plans in this market.

Becoming a licensed PPO opened the door to becoming a partner in Pennsylvania's Preferred Health Networks (PPHN). With the addition of TCN, PPHN has become a partnership of nine geographically based networks throughout the state of Pennsylvania. Network partners cover the state excluding only Pittsburgh, Philadelphia, and a small part of the state to our East. Like TCN, each of the nine partner networks were originally formed by healthcare providers. PPHN represents the combined resources of each of the individual networks. As a combined entity, each affiliate gains access to a large market, sophisticated support services, and, perhaps most important, greater influence with vendors and payors without the loss of local attention to customer service. Partner networks continue to provide localized service and support to employers and providers, which was a key factor in the decision to become a partner.



This partnership will increase TCN's provider base to include more than 11,500 physicians and 94 hospitals statewide. This relationship will provide improved access to providers and provider reimbursement rates that will make our market more attractive to new fully-insured health plans and self-funded employers. In addition, the relationship provides access to much more sophisticated services and expertise that would otherwise be impossible. Such improved services include medical management, disease management, and employer-based wellness programs.