

October 21, 2008



Huntington Bank Offers Tips to Help Small Businesses Reduce Healthcare Costs

Businesses Seek Solutions to the Healthcare Squeeze in Order to Remain Competitive

COLUMBUS, Ohio, Oct. 21 /PRNewswire/ -- In the face of a doubling of employer contributions in healthcare costs for families since 2000, small business owners across the country are scrambling to seek ways to offer their employees healthcare that is affordable for workers and for the business.

In response to what is becoming a crisis for many small businesses, Huntington National Bank is unveiling Healthcare Tips for a Healthy Business. By lending its expertise to businesses and saving them time and money in their search for a healthcare plan.

"Small business owners are facing at least a 5.7 percent increase in healthcare premiums along with an economic downturn and rising energy bills," said Huntington's Business Banking Director Jeff Rosen. "We have developed five tips for them to follow that we believe will help them find affordable healthcare for themselves and their employees so that they can remain competitive. The vibrancy of these companies is important for all of us because small businesses are the backbone of the American economy, providing 75 percent of new jobs."

Huntington's Healthcare Tips for a Healthy Business Include:

You Are Not Alone: Talk to your neighbors, friends, other business owners, attorney, banker and accountant. Ask them what plans they may recommend or obtain recommendations for an insurance broker. You can save a lot of time by learning from the experiences of others.

Safety in Numbers: Do you belong to a trade group that helps to provide healthcare to members? If not, do some research online and see if your industry has such a group. If so, it would be worth joining them as many offer the option for better rates.

Think Outside the Box: Consider a health savings account. The use of these accounts is expected to grow threefold by 2010. HSAs are accounts to which employees and employers can make contributions. In turn, employers offer a high-deductible healthcare plan. This combination can result in a solid employee benefit and savings for employers.

Inquire About Long-Term Rates: If a healthcare provider is offering you a rate that is too good to be true, it just may be. Often a company obtains a great rate on insurance for the first year and is not prepared for a huge increase the second year. Ask any company you sign up with about their track record on raising rates. Also ask their clients what their experience with the healthcare provider has been.

Visit the Website of Your State's Department of Insurance: These sites include a variety of information including the financial solvency of insurance agencies, authorized insurance

companies and agents, as well as helpful consumer news.

For more information about healthcare options, visit <http://www.huntington.com> .

About Huntington

Huntington Bancshares Incorporated is a \$55 billion regional bank holding company headquartered in Columbus, Ohio. Huntington has more than 142 years of serving the financial needs of its customers. Huntington's banking subsidiary, The Huntington National Bank, provides innovative retail and commercial financial products and services through over 600 regional banking offices in Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and West Virginia. Huntington also offers retail and commercial financial services online at <http://www.huntington.com> ; through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,400 ATMs. Selected financial service activities are also conducted in other states including: Auto Finance & Dealer Services offices in Arizona, Florida, Nevada, New Jersey, New York, Tennessee, and Texas; Private Financial and Capital Markets Group offices in Florida; and Mortgage Banking offices in Maryland and New Jersey. Huntington Insurance offers retail and commercial insurance agency services in Ohio, Pennsylvania, Michigan, Indiana, and West Virginia. International banking services are made available through the headquarters office in Columbus, a limited purpose office located in the Cayman Islands, and another located in Hong Kong.

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