

NEWS RELEASE



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For immediate release

Popularity of Health Savings Accounts Continues to Grow, Golden Rule Customers Top \$132 Million in Savings

Indianapolis, IN (June 1, 2005) Just 18 months after health savings accounts (HSAs) became available by law, Golden Rule Insurance Company today said that 40 percent of its customers are choosing an HSA over more traditional health insurance plans.

Golden Rule, a UnitedHealthcare company and a leader in the individual health insurance market, also confirmed that its customers have accumulated more than \$132 million in their tax-advantaged savings accounts – strong evidence that the accounts are working the way HSA proponents intended they would.

According to Golden Rule Vice President of Health Products Mike Corne, “HSAs have moved into the mainstream.

“Millions of hard-working Americans are looking for affordable health insurance coverage for themselves and their families, and we see interest rising as more consumers hear and learn about how HSA plans work,” he said.

Corne added that continuing product innovations, such as Golden Rule’s budget-friendly HSA Saver introduced in February of this year, make HSA plans attractive and accessible to an even broader range of consumers. For example, a young family of four living in Ohio or Arizona or Michigan who chooses a Golden Rule Saver HSA plan with a \$5,250 annual family deductible might have a monthly base premium of well under \$200.

HSAs pair a lower-cost high deductible insurance plan with a tax-favored savings account. Money saved on the reduced insurance premiums can be placed into the savings account and withdrawn tax free to pay the insurance deductible and other qualified medical expenses, including vision and dental care.

(more)

Golden Rule HSA savings
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Other key features that are making HSAs popular:

- Unspent HSA savings accumulate year after year and even earn interest. Golden Rule currently pays its customers 4 percent annual interest on their savings, very competitive with rates paid today on most savings accounts .
- Contributions to an HSA are 100% tax deductible up to the legal limit; savings accumulate tax deferred and, if withdrawn to pay qualified medical expenses, are tax free.
- Consumers own their HSA and make the decisions how and when to spend their savings dollars. HSAs are portable and go with consumers if they change jobs, move or leave the workforce.

Golden Rule pioneered the Medical Savings Account, predecessor to the HSA, 12 years ago and began offering HSAs as soon as the law allowed on January 1, 2004. Golden Rule has offered individual and family health insurance plans for 60 years and became a UnitedHealthcare company late in 2003. UnitedHealthcare also offers HSA products to employers of all sizes who also are seeking to reduce health insurance costs.

For more information on health savings accounts, visit www.goldenrule.com or call 1-800-974-4472.

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About Golden Rule

Golden Rule Insurance Company, an HSA pioneer and leading provider of health insurance for individuals and families for 60 years, is a UnitedHealthcare company. UnitedHealthcare (www.unitedhealthcare.com) provides a comprehensive array of consumer-oriented health benefit plans and services to small and mid-sized employers and individuals nationwide. UnitedHealthcare is an operating business of UnitedHealth Group, a diversified *Fortune 50* company that provides a full spectrum of products, resources and services designed to make health care work better. Through its family of businesses, UnitedHealth Group serves approximately 55 million people.