

# NEWS RELEASE



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*For Immediate Release*

## **UnitedHealthcare's Golden Rule Unveils Innovative Solution To Guarantee Future Insurability for Individuals, Families When They Need It** *First-of-its-kind UnitedHealth Continuity<sup>SM</sup> bridges the insurance and financial planning gap For consumers who retire early, become self employed or take a job without health benefits*

**INDIANAPOLIS (December 4, 2008)** UnitedHealthcare's Golden Rule, a UnitedHealth Group (NYSE: UNH) company, announced today the launch of UnitedHealth Continuity<sup>SM</sup>, a new product which allows consumers to apply for and lock-in health insurance today while they are healthy but not use the coverage until they retire, become self-employed or unemployed, or move to a job without health benefits.

UnitedHealth Continuity is unique in that individuals can turn the product "on" or "off" as their needs change, and do this as many times as they want. The innovative, patent-pending health insurance solution is designed to offer consumers financial peace of mind, regardless of future health care needs by eliminating insurability worries for the growing number of Americans who will turn to the individual market for coverage before they turn 65.

Continuity is currently being marketed in 25 states with plans to expand to all of the states in which UnitedHealthcare's Golden Rule underwrites health plans. Current states include Alabama, Arizona, Arkansas, Delaware, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, New Mexico, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wisconsin and Wyoming.

### **Guaranteeing Insurability**

"Continuity brings a new approach to health insurance that meets the changing needs of American consumers as they age and seek to maintain health insurance coverage," said Richard A. Collins, CEO of UnitedHealthcare's Golden Rule Insurance Company. "As consumers move in and out of the personal insurance market and their health care and financial needs change throughout their life, Continuity can provide more stability with their health care coverage."

With Continuity, consumers only need to go through the medical underwriting process once, at the time of application. Once they are approved, their coverage is guaranteed when they need it regardless of any medical conditions that may have developed in the meantime.

(more)

## **Continuity unveiled 1<sup>st</sup> add**

“As people age, it is less likely that they will keep their group health insurance. About 80 percent of those aged 45 to 49 have group health coverage; while only 30 percent of people aged 60 to 64 have group health plans. This often leaves people uninsured when they most need affordable access to health care. UnitedHealth Continuity offers them the opportunity to take action today so they can be covered tomorrow,” Collins concluded.

### **Program Designed Around Consumer Health Care and Budget Needs**

With Continuity, consumers can choose from a wide range of health plans, deductibles and optional benefits including traditional health insurance plans, health savings account plans and lower-cost high deductible plans.

Once the plan is approved and issued, the Continuity rider gives policyholders the option to leave the plan deactivated while covered by group insurance or activate the plan when they lose or voluntarily leave group health insurance coverage because of early retirement, job loss or simply because the employer no longer offers health benefits.

“Continuity makes individual health insurance truly portable for the first time,” Rich Collins said. “Continuity enables workers to change employment or retire before Medicare eligibility without worrying about gaps in their health coverage. In addition, consumers are choosing the health plan that best meets their own individual budget and health care needs,” Collins said.

Consumers interested in finding out more about UnitedHealth Continuity can visit [www.unitedhealthcare.com](http://www.unitedhealthcare.com) or [www.goldenrule.com](http://www.goldenrule.com), call 800-974-4472 and speak to a licensed representative or visit a local insurance broker in one of the 25 states in which Continuity is currently being marketed.

### **About Golden Rule Insurance Company**

Golden Rule Insurance Company has been a leading provider of health insurance for individuals and families for more than 60 years. Golden Rule became a UnitedHealthcare company in 2003 and offers health plans under the UnitedHealthOne brand. UnitedHealthOne is a brand which represents a portfolio of insurance products offered to individuals and families which are underwritten and administered by one or more of the following companies – American Medical Security Life Insurance Company, Golden Rule Insurance Company, PacifiCare Life and Health Insurance Company, PacifiCare Life Assurance Company, and United HealthCare Insurance Company.

### **About UnitedHealthcare**

UnitedHealthcare ([www.unitedhealthcare.com](http://www.unitedhealthcare.com)) provides a full spectrum of consumer-oriented health benefit plans and services to individuals, public sector employers and businesses of all sizes, including more than half of the Fortune 100 companies. The company organizes access to quality, affordable health care services on behalf of more than 26 million individual consumers, contracting directly with more than 570,000 physicians and care professionals and nearly 4,900 hospitals to offer them broad, convenient access to services nationwide. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company.

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