

NEWS RELEASE

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For Immediate Release

Residents of the Nation's Capital to Have New Health Plan Choices **From UnitedHealthcare's Golden Rule Insurance Company** *Golden Rule Introduces Budget-Conscious Plans for Families, Individuals in D.C.*

INDIANAPOLIS (May 1, 2008) – This week, residents of the nation's capital who buy their own health insurance will have access to new, lower-cost health insurance choices from UnitedHealthcare's Golden Rule Insurance Company.

Golden Rule, a leader in the individual insurance market for more than 60 years, begins offering a portfolio of health plans in the district that includes lower-cost high deductible health plans, health savings account plans (HSAs) and more traditional co-pay plans.

Within each of these plan types, Golden Rule offers "Saver" options that feature the lowest premiums. The "Savers" provide customers with protection from the more costly medical expenses that can be the tipping point in a family budget including hospital stays, outpatient surgeries and CAT scans. Premium costs are lowered by limiting the amount of coverage for more routine expenses, like doctor visits.

Network discounts on health care can translate into even more savings and reduced out-of-pocket expenses for Golden Rule customers in the district who will have access to UnitedHealthcare's network of physicians and hospitals there as well as an extensive network throughout the country.

"In today's economy, we recognize that individuals and families who buy their own health insurance are struggling to fit another expense into their already-squeezed budgets," said Golden Rule CEO Richard A. Collins. "We believe that consumers living in the district will find that Golden Rule offers a wide range of lower cost, high quality health plans delivered with a dedication to customer service and prompt processing of claims."

Golden Rule helped pioneer the concept of health savings accounts (HSAs), which combine a high-deductible health insurance plan with a tax-favored savings account. Golden Rule customers typically save 45-55 percent or more in premiums by choosing one of their HSA plans over a more traditional plan. In addition, HSAs offer triple tax advantages: the savings go in tax-deductible, grow tax-deferred and can be withdrawn tax-free as long as they are used for qualified medical expenses including vision and dental.

(more)

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Today, nearly 38 percent of Golden Rule customers are covered by HSA plans, and its customers have accumulated more than \$186 million in their own health savings accounts. Importantly, at year-end 2007, 40 percent of customers purchasing HSAs from Golden Rule indicated that they did not have previous health insurance coverage.

Golden Rule became a UnitedHealthcare company in 2003. UnitedHealthcare's individual line of business currently offers PPO health insurance and HMO products to individuals and families in 40 states and the District of Columbia.

For more information about Golden Rule health insurance plans, consumers can call 1-800-974-4472, visit www.goldenrule.com or contact a local independent insurance broker who offers Golden Rule health plans.

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