

# NEWS RELEASE



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## **Golden Rule Introduces Mutual Fund Investment Options, Debit Cards & Online Account Management Tools for Health Savings Account Customers**

*HSA pioneer joins with Exante Bank to enhance long term savings potential, expand consumer choices and ease of using health savings account*

**Indianapolis, IN (August 8, 2006)** – UnitedHealthcare’s Golden Rule Insurance Company, pioneer of health savings accounts (HSAs) in the individual market, today announced that it has begun offering its HSA customers a broad selection of high-quality mutual fund investment options as well as an innovative debit card and online account management and bill paying services through Exante Bank.

Golden Rule helped pave the way for HSAs when it introduced the first medical savings account more than a decade ago. More than 41 percent of Golden Rule’s customers currently are covered by health insurance plans that include health savings accounts. As of June 30, 2006, these customers had accumulated more than \$170 million in their health savings accounts; the average account balance exceeded \$2,400.

With Exante Bank serving as custodian, Golden Rule HSA customers earn 4 percent to 5 percent interest on their FDIC-insured accounts. Once the balance in their health savings account reaches \$2,000, customers now have the option to invest any amount in excess of \$2,000 in a choice of eight no-load mutual funds, all of which have a Morningstar rating of 4-Stars or higher.

New online account management tools mean that Golden Rule HSA customers also can monitor and change their investments at any time, check balances, pay bills and withdraw funds. The customer, at no charge, can set up automated recurring mutual fund purchases to occur whenever the account balance exceeds \$2,000.

Moreover, the Exante MasterCard® Prepaid Debit Card provides Golden Rule customers with multiple ways to access their HSA funds, including use at participating pharmacies and doctors’ offices or through ATM withdrawals. In addition to the debit card and online bill paying features, customers can use wire transfers as well as a more traditional checkbook if they choose.

“The mutual fund options greatly enhance the long-term savings potential for our HSA customers, while other new consumer-friendly capabilities expand consumers’ choices and the ease of using their HSA,” Golden Rule CEO Rich Collins said.

Collins said that the application process is a seamless one for consumers, and that HSA deposits are set up on the same payment plan as premiums for the Golden Rule health insurance coverage.

(more)

## Golden Rule expands HSA choices 1st add

“Our experience shows that customers are saving for current and future health care needs as Congress intended when it passed enabling legislation for HSAs,” Collins added. “Today’s announcement is the next step in giving consumers additional tools and resources to manage their own health care spending.”

Health savings accounts pair a high-deductible health insurance plan with a tax-advantaged savings account. Because HSA plan premiums typically cost significantly less than more traditional health insurance plans, consumers can place some or all of the money saved on premiums into the savings account that can be invested and withdrawn to pay the insurance deductible and other qualified medical expenses. Unspent dollars in a health savings account accumulate year over year, and earn interest like an IRA. The consumer owns the HSA account and decides when to save and when to spend.

Importantly, HSAs offer triple tax advantages: Contributions to health savings accounts 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 services.

For more information about Golden Rule HSAs, consumers can call 1-800-974-4472, visit [www.goldenrule.com](http://www.goldenrule.com) or contact an insurance broker who offers Golden Rule health plans.

### **About Golden Rule**

A UnitedHealthcare company since 2003, Golden Rule currently does health insurance business in 28 states and is rated “A” (Excellent) by A.M. Best, and “A+” (Strong) by Standard & Poor’s, independent rankings that indicate financial strength and stability. In addition, for eight consecutive years, Golden Rule has been ranked by Ward Group as one of the 50 Life-Health top-performing companies that have done the best job of balancing financial safety, consistency, and performance over the past five years.

### **About Exante Financial Services**

Exante Financial Services, a division of UnitedHealth Group (NYSE: UNH), is the only integrated financial services organization dedicated solely to the health care industry. Exante Bank currently administers more than 200,000 HSAs and has more than \$250 million in deposits.

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