

NEWS RELEASE



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For immediate release

Golden Rule Introduces Lower Cost Health Insurance Plans to Individuals, Families In Georgia

Health savings account pioneer has 60 years in individual health insurance market

Indianapolis, IN (February 1, 2006) – Golden Rule Insurance Company, UnitedHealthcare company and leader in the individual health insurance market for 60 years, announced today that it will begin offering coverage to individuals and families in Georgia.

Golden Rule's product portfolio includes a full range of health plans including health savings account (HSA) plans, other high deductible plans and traditional co-pay plans. For consumers who thought they could not afford health insurance until now, "Saver" options within each type of plan feature Golden Rule's lowest premiums.

In addition, strong network discounts on health care translate into even more savings for Golden Rule customers who will have access to UnitedHealthcare's expanding network of more than 12,500 physicians and 147 hospitals in Georgia as well as to a comprehensive national network.

"The number of individuals and families in Georgia who buy their own health insurance is growing everyday and, like all Americans, they are struggling to fit another expense into their budgets at a time when everything seems to cost more from the gas pump to home heating," Richard Collins, Golden Rule CEO said today.

"No one can afford to be without health insurance, and we believe that Georgians will find that Golden Rule offers them a choice of lower cost, high quality health plans along with a dedication to customer service and prompt payment of claims," Collins said.

Dan Ohman, UnitedHealthcare CEO for Georgia, agreed: "Golden Rule opens up new options for consumers looking for affordable health insurance combined with access to quality physicians and hospitals through UnitedHealthcare's extensive network throughout the state.

(more)

Golden Rule Georgia launch
1st add

“UnitedHealthcare has a long history of serving the people of Georgia, including the introduction of health savings accounts for small and large businesses. Now, with the addition of Golden Rule, we're able to meet the needs of both the individual and employer group markets,” Ohman added.

Golden Rule helped pioneer the health savings account (HSA) which combines a high deductible insurance plan with a tax-favored savings account. Golden Rule customers typically save 45-55 percent or more in premiums by choosing a health savings account plan 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.

Today, 40 percent of health plans purchased from Golden Rule throughout the country are HSAs and its customers have accumulated more than \$150 million in their savings accounts.

In addition to Georgia, Golden Rule currently does health insurance business in 27 other 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.

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

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