

NEWS RELEASE



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For immediate release

Golden Rule Introduces New Health Insurance Plans to Make Affordable Coverage Available for More Americans

New budget-conscious products focus on savings, preventive care

Indianapolis, IN (February 8, 2005) – For individuals and families struggling to find affordable health insurance, Golden Rule Insurance Company today introduced its new generation of health insurance plans featuring an innovative budget-friendly “Saver” series.

Golden Rule, a leader in the individual health insurance market for nearly 60 years, helped pioneer the health savings account (HSA) concept which combines a lower-cost high deductible insurance plan with a tax-favored savings account.

The new products introduced today include co-payment plans in addition to HSAs and other high deductible plans, giving consumers a wider range of affordable health insurance choices.

“Saver” options within each of the three types of plans offer Golden Rule’s lowest monthly premiums and are designed to appeal to millions of Americans who thought they could not afford health insurance until now.

The “Savers” provide customers with protection from the more costly medical expenses that can break a family’s budget, like hospital confinements, outpatient surgeries or CAT scans. Premium costs are lowered by limiting the amount of coverage for the more routine expenses, like doctor visits.

A valuable new package of adult and child preventive care benefits – paying 100 percent with no deductible - can be added for cost-conscious families also concerned about staying healthier. Included are routine well child visits up to age 18, childhood immunizations and mammogram, PAP smear and PSA tests as well as other adult preventive care.

As an average across all markets, a single male in his mid-20’s can buy health insurance at an affordable monthly base premium of \$40 with a Golden Rule Saver 80 Preferred Network plan; while a husband and wife in their mid-30’s with two children can purchase the same plan for their family at a \$162 monthly base premium. If the family chooses a higher deductible HSA Saver Plan with Preferred Network, their premium may be even less.

(more)

Golden Rule Savers
1st add

“Our goal is to provide consumers with the coverage they need most at prices they can afford,” said Mike Corne, Golden Rule vice president for health products.

“Golden Rule’s new plans, especially the ‘Savers,’ help protect customers from the really big medical expenses – the ones that can wipe them out financially,” Corne continued. “It’s the combination of coverage for the more costly medical expenses with solid preventive care that makes the Saver series a sensible solution for individuals and families looking for affordable health insurance.”

All Golden Rule customers have access to Savings-Based networks of physicians and facilities with Preferred Networks available in many areas that can further reduce health care expenses. In addition to the discounted medical care, the Saver series also provides a supplemental prescription drug discount program at no additional cost.

Golden Rule currently offers health insurance in 27 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 detailed information on Golden Rule’s new health insurance plans including the Saver series, please call 1-800-974-4472 or visit www.goldenrule.com.

About Golden Rule

Golden Rule Insurance Company, a leading provider of health insurance for individuals and families for nearly 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* 100 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.

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