

# NEWS RELEASE



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*For Immediate Release*

## **Smile! Golden Rule Introduces New Affordable Dental Coverage For Families, Individuals of All Ages Including Children and Seniors**

**INDIANAPOLIS (September 9, 2008)** – UnitedHealthcare’s Golden Rule Insurance Company announced that it has introduced new affordable dental coverage in 20 states and the District of Columbia for consumers who understand the importance of preventive and basic dental care but may find it difficult to fit into their family budgets.

Golden Rule’s new dental plans, for which applicants are not required to have any other insurance plans through Golden Rule or its affiliates, now are available in Alabama, Arkansas, Florida, Kansas, Missouri and Ohio. Consumers of all ages – including Medicare recipients and children – are eligible. Applicants for the plans will automatically be accepted if they meet residency requirements and have no other dental insurance.

Also, dental coverage is now available as an optional benefit for customers purchasing most Golden Rule health insurance plans in Alabama, Arkansas, Arizona, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kansas, Maryland, Michigan, Mississippi, Missouri, Nebraska, New Mexico, Ohio, Oklahoma, Pennsylvania, South Carolina and Tennessee.

Coverage options include a Dental Premier plan and a Dental Value plan. The Premier plan offers more flexibility for those using out-of-network dentists; the Value plan has lower premiums while still offering access to an extensive network that currently has more than 73,000 dental providers nationwide.

Golden Rule’s dental coverage features:

- Preventive care covered at 100% with no deductible and no waiting period
- Basic services that include routine extractions, simple fillings and more
- Significant savings available through UnitedHealthcare’s extensive network of 73,000 dentists
- Easy application process and quick approval
- Simple fee structure

“Good dental health and good overall health go hand-in-hand, yet dental care can be very difficult to budget for any family, especially in today’s economy,” Golden Rule CEO Rich Collins said. “At the same time, we find that many businesses can no longer afford to offer dental benefits to their employees. Our goal is to offer a choice of plans that help make dental care more affordable for people of all ages, whether they’re six or 66.”

(more)

New Golden Rule dental plans  
1st add

In addition to its new dental plans, Golden Rule has offered a wide range of quality health insurance plans for individuals and families for more than 60 years. The company helped pioneer the health savings accounts (HSAs) more than a decade ago and today more than 36 percent of its customers are covered by HSA plans which typically cost 45-55 percent less than their more traditional health insurance plans. Golden Rule became a UnitedHealthcare company in 2003. UnitedHealthcare's individual line of business offers health insurance coverage to individuals and families in 40 states and the District of Columbia.

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

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