

NEWS RELEASE



Contact: Ellen Laden
Golden Rule Insurance Company
(317) 715-7843
eladen@goldenrule.com

For Immediate Release

Individuals, Families in New Mexico to Find New, Lower-Cost Health Insurance Choices offered by UnitedHealthcare's Golden Rule *Budget-conscious health plans include special Saver options, health savings accounts*

INDIANAPOLIS (Aug. 14, 2007) – Individuals and families in New Mexico who buy their own health insurance will find a range of new choices in health plans available to them this week offered by UnitedHealthcare's Golden Rule Insurance Company.

A leader in the individual insurance market for 60 years, Golden Rule enters the state with a portfolio of health insurance plans that include health savings account (HSA) plans, other high-deductible plans and traditional co-pay plans as well as short term medical plans.

For New Mexicans who have remained uninsured because they thought they could not afford health insurance, "Saver" options within each type of Golden Rule plan feature the lowest premiums. The "Savers" provide customers with protection from the more costly medical expenses that can break a family's budget, like hospital stays, outpatient surgeries or 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 who will have access to UnitedHealthcare's expanding network of 2,500 physicians and 30 hospitals in New Mexico as well as an extensive network throughout the country.

"Golden Rule opens up new options for individuals and families in New Mexico who are looking for affordable health insurance combined with access to quality physicians and hospitals," Golden Rule CEO Rich Collins said. "We believe our new customers will be pleased with the choice of lower-cost, high quality health plans we offer along with our firm commitment to customer service and prompt payment of claims."

UnitedHealthcare New Mexico CEO Elizabeth Soberg added: "UnitedHealthcare has a long history of serving the people of New Mexico, 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."

(more)

Golden Rule New Mexico news
1st add

Golden Rule helped pioneer 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.

Today, nearly 40 percent of Golden Rule customers are covered by HSA plans, and its customers have accumulated more than \$174 million in their own health savings accounts. One-third of customers purchasing HSAs from Golden Rule in 2006 were previously uninsured.

Golden Rule became a UnitedHealthcare company in 2003. UnitedHealthcare's individual line of business, which includes Golden Rule, PacifiCare, American Medical Security (AMS), MAMSI and UnitedHealthcare administered by Golden Rule, offers PPO health insurance and HMO products to individuals and families in 37 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 in New Mexico who offers Golden Rule health plans.

###