

NEWS RELEASE



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For Immediate Release

NEW LOWER-COST HEALTH INSURANCE CHOICES FOR KANSANS AS UNITEDHEALTHCARE'S GOLDEN RULE ENTERS STATE

INDIANAPOLIS (April 18, 2007) – Starting this week, Kansans who buy their own health insurance will find new, affordable choices in health insurance plans available from UnitedHealthcare's Golden Rule Insurance Company.

A leader in the individual insurance market for 60 years, Golden Rule is introducing a wide range of lower-cost health insurance plans in Kansas that include health savings account (HSA) plans, other high-deductible plans and traditional co-pay plans.

Importantly, for those Kansans 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 5,500 physicians and 108 hospitals in Kansas as well as an extensive national network.

"Like all Americans, Kansans are trying to fit the cost of health care into their already stretched budgets. It can be particularly challenging for individuals and families who are self-employed or who are not covered by employer plans," Golden Rule CEO Richard A. Collins said.

"We look forward to doing business in Kansas and believe our new customers will find that Golden Rule offers a choice of lower-cost, high quality health plans along with a firm commitment to customer service and prompt payment of claims."

Collins said that last year Golden Rule processed 90 percent of claims within 10 working days or less.

According to UnitedHealthcare Heartland States CEO Bill Tracy, "Golden Rule health plans are priced to meet the needs of working people."

"UnitedHealthcare has a long history of providing affordable health solutions to Kansans, including health savings and health reimbursement accounts for small and large businesses. With Golden Rule, we are able to extend our offerings to individuals and families who aren't covered by employer plans," Tracy said.

(more)

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Golden Rule helped pioneer HSAs, which combine 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 an HSA 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 Golden Rule customers are covered by HSA plans, and its customers have accumulated more than \$165 million in their 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 underwritten 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 Kansas insurance broker who offers Golden Rule health plans.

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