

NEWS RELEASE



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HSACenter.com Introduces New Resources to Help Consumers Add up Benefits, Savings, Tax Advantages of Health Savings Accounts

Indianapolis (Oct. 1, 2007) – To help consumers who want to lower their health care costs decide if a health savings account (HSA) is the best choice for them, www.HSACenter.com today introduced a number of easy-to-use, interactive tools that include a Health Plan Comparison Calculator, a Potential Tax Savings Estimator and a Future Value Calculator.

Other new additions to the HSACenter.com Web site are 2008 HSA deductibles, contribution limits and out-of-pocket maximums, as well as an audio clip with answers to the five most frequently asked questions about HSAs.

HSACenter.com features straightforward information about health savings accounts in multiple formats including text, video, flash and audio. The Web site was launched six months ago by UnitedHealthcare's Golden Rule Insurance Company, an HSA pioneer and leader in the individual and family health insurance market, to help consumers understand how HSAs work.

Golden Rule's experience and expertise in the consumer-driven health care market goes back more than a dozen years when it introduced the first medical savings account (MSA) in the early 1990s. Today, nearly 40 percent of Golden Rule customers are covered by HSA plans, and these customers have accumulated more than \$175 million in their savings accounts for current and future health care spending, including retirement.

"We believe that the more consumers learn about HSAs and how they work, the more they will understand the value of HSAs and how they make health insurance more affordable. Last year alone, one-third of the consumers purchasing HSA plans from Golden Rule were previously uninsured," said Richard A. Collins, CEO of Golden Rule and president of UnitedHealthcare's individual line of business.

"Six million Americans today are covered by health savings account plans, but millions more could benefit from the lower costs, tax advantages and long-term savings potential that HSAs offer," Collins said.

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HSACenter.com new consumer tools
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Tom Rogala, an independent insurance broker based in Northville, Mich., who offers health plans in 42 states through his own Custom Benefit Solutions Web site, also uses HSACenter.com to help educate his clients. “It’s a comprehensive place that I can send busy people to learn more about health savings accounts at their convenience. Once my clients see the benefits of HSAs, the plans just make sense to them,” said Rogala.

“HSA health plans are often one-half the cost of traditional health insurance, and then there’s the tax savings. With these savings, more than 90 percent of my clients are funding their HSAs for future health care and retirement,” Rogala said.

A leader in the individual and family insurance market for 60 years, Golden Rule became a UnitedHealthcare company in 2003. UnitedHealthcare’s individual line of business, which includes Golden Rule, PacifiCare, American Medical Security (AMS), MAMSI, Oxford Health Plans and UnitedHealthcare administered by Golden Rule, offers PPO health insurance and HMO products to individuals and families in 39 states and the District of Columbia.

About UnitedHealthcare

UnitedHealthcare (www.unitedhealthcare.com) provides a full spectrum of consumer-oriented health benefit plans and services. The company organizes access to quality, affordable health care services on behalf of more than 28 million individual consumers, contracting directly with more than 535,000 physicians and care professionals and 4,700 hospitals nationwide to offer consumers broad, convenient access to services nationwide. UnitedHealthcare is one of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company.

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