

NEWS RELEASE



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For Immediate Release

Golden Rule Introduces New, Affordable Temporary Health Insurance For Individuals and Families During Times of Transition, Change *Short Term MedicalSM bridges the gaps in coverage between jobs, and for recent graduates, students not covered by parents plans, early retirees*

INDIANAPOLIS (March 14, 2006) – As a nurse, Sandra D’Annunzio of Sterling Heights, Michigan knows just how costly medical care can be. That’s why the working mother turned to Golden Rule short term health insurance for her two young adult daughters who were no longer eligible for coverage under her plan. “It’s all about peace of mind,” D’Annunzio said. “Injury and illness can happen to anyone at any age. No one is immune.”

Golden Rule Insurance Company, a UnitedHealthcare company and leader in the individual insurance market for 60 years, today introduced its newest generation Short Term Medical plan to fill in gaps in coverage for individuals and families in times of transition and change.

With Golden Rule’s new Short Term Medical, consumers can opt for one to six months of coverage and also choose from a range of deductibles and payment options that best meets their individual needs. Customers also have the flexibility to drop the plans at any time without penalty or to apply for another one to six months of coverage.

In addition, UnitedHealthcare’s comprehensive national network of health care professional and facilities provides substantial discounts on medical services.

“We designed an affordable, easy-to-understand plan with a simple, quick application process because we know that life circumstances change,” Golden Rule CEO Rich Collins said. “Peace of mind comes from knowing that you and your family are protected regardless of your temporary situation.”

Independent insurance broker Bob Brow of HealthQuotes USA, who recommended Golden Rule Short Term Medical to D’Annunzio, agrees. “Anyone can break a leg or have a medical emergency and suddenly be facing \$10,000 in bills,” he explained. “This can be financially devastating to someone just out of school or in between jobs, especially when you realize that affordable temporary health insurance was available.”

Brow, who’s based in Zionsville, Ind., but is licensed to offer health insurance in 20 states, said that 20 percent of his customers have purchased temporary health insurance. He recommends short term plans to recent graduates looking for work or students dropping off their parents plans, workers between jobs who find COBRA coverage too costly, early retirees waiting for Medicare eligibility and others whose lives are in times of transition.

(more)

Golden Rule Short Term Medical
1st add

As UnitedHealthcare's individual insurance provider, Golden Rule offers health savings account (HSA) plans, other high deductible plans and traditional copay plans in addition to Short Term Medical. "Saver" options within many of the plans feature Golden Rule's lowest premiums for consumers who previously thought they couldn't afford health insurance.

Golden Rule helped pioneer the HSA which combines a high deductible insurance plan with a tax-favored savings account. Golden Rule customers typically save 45 to 55 percent or more in premiums by choosing a health savings account plan over a more traditional plan. In addition, HSAs offer triple tax advantages: the savings are tax deductible when deposited, 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 health plans purchased from Golden Rule throughout the country are HSAs and its customers have accumulated more than \$155 million in their tax-advantaged savings accounts.

Golden Rule currently does health insurance business in 28 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 information about Golden Rule Short Term Medical and other quality health insurance plans, consumers can call 1-800-974-4472, visit www.goldenrule.com or contact a local insurance broker who offers Golden Rule health plans.

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