

# NEWS RELEASE



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

*For Immediate Release*

## **New Lower-Cost Health Insurance Choices Now Available from UnitedHealthcare's Golden Rule to Individuals, Families in South Dakota**

**INDIANAPOLIS (MARCH 5, 2008)** - With new options for individuals and families who are trying to fit health insurance into already-tight budgets, UnitedHealthcare's Golden Rule Insurance Company begins offering its health plans in South Dakota this week

Golden Rule, a leader in the individual insurance market for 60 years, enters the state with a range of products that includes health savings account plans (HSAs), other lower cost high-deductible plans and traditional co-pay plans. In addition, short term medical plans are available for individuals and families who are between jobs or whose lives are in a time of transition and change.

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, such as doctor visits.

Network discounts on health care can translate into additional savings and reduced out-of-pocket expenses for Golden Rule customers in South Dakota who will have access to approximately 1,260 physicians and 49 hospitals in the state as well as UnitedHealthcare's extensive network throughout the country.

"Finding affordable health insurance can be particularly challenging for small business owners, farmers, ranchers and other self-employed men and women who have to buy their own, yet no one can afford to be without coverage today," Golden Rule CEO Richard A. Collins said. "We believe that South Dakotans will benefit from the choice of lower-cost, quality health plans Golden Rule offers as well as our strong commitments to customer service and prompt payment of claims."

Golden Rule helped pioneer the concept of health savings accounts (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.

(more)

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Today, nearly 38 percent of Golden Rule customers are covered by HSA plans, and its customers have accumulated more than \$183 million in their own health savings accounts. Importantly, at year-end 2007, 40 percent of customers purchasing HSAs from Golden Rule indicated that they did not have previous health insurance coverage.

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 41 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](http://www.goldenrule.com) or contact a local independent insurance broker in South Dakota who offers Golden Rule health plans.

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