

NEWS RELEASE



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

For Immediate Release

UnitedHealthcare's Golden Rule Introduces New Health Insurance Choices In Wyoming for Individuals, Families Looking for Lower Cost Coverage *Budget-conscious plans include health savings accounts and special Saver options*

Indianapolis, IN (November 7, 2007) – UnitedHealthcare's Golden Rule Insurance Company, a leader in the individual health insurance market for nearly 60 years, this week begins offering new choices in coverage for individuals and families in Wyoming who buy their own health insurance.

Golden Rule's product portfolio in Wyoming includes health savings account (HSA) plans, other lower-cost high deductible plans and traditional copay plans as well as short term health insurance. Special "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 ruin 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 in Wyoming who will have access to UnitedHealthcare's network of 162 physicians and 18 hospitals throughout the state as well as an extensive network throughout the country.

"With costs rising everywhere from the gas pump to the grocery store, it's important for hardworking families to know that there are affordable health insurance plans available to them," Golden Rule CEO Richard A. Collins said.

"Wyoming has a high percentage of small businesspeople, farmers, ranchers and others who buy their own health insurance," Collins said. "We believe they will find that Golden Rule offers them a choice of lower cost, high quality health plans along with a dedication to customer service and prompt payment of claims."

UnitedHealthcare Wyoming CEO Elizabeth Soberg added: "UnitedHealthcare currently serves nearly 35,000 Wyoming residents through its relationships with multi-state, national employers. We're excited that Golden Rule will now provide individual consumers with a broad choice of affordable health care options."

(more)

Golden Rule enters Wyoming
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 \$175 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, Oxford Health Plans and UnitedHealthcare administered by Golden Rule, offers PPO health insurance and HMO products to individuals and families in 40 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 Wyoming who offers Golden Rule health plans.

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