

NEWS RELEASE



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For immediate release

Golden Rule Introduces Lower Cost Health Insurance Plans to Individuals, Families In Kentucky

Health savings account pioneer has 60 years in individual health insurance market

Indianapolis, IN (November 30, 2005) – Golden Rule Insurance Company, a leader in the individual health insurance market for nearly 60 years and a UnitedHealthcare company, announced today that it will begin offering coverage to individuals and families in Kentucky.

Golden Rule's product portfolio includes a full range of health plans including health savings account (HSA) plans, other high deductible plans and traditional copay plans. For consumers who thought they could not afford health insurance until now, "Saver" options within each type of plan feature Golden Rule's lowest premiums.

In addition, Golden Rule customers will have access to UnitedHealthcare's network of more than 7,600 physicians and 107 hospitals throughout Kentucky, as well as to an extensive national network. Network access also translates into discounted health care and reduced out-of-pocket expenses for consumers.

"Families are struggling to fit another expense into their budgets at a time when everything seems to cost more from the gas pump to home heating, but no one can really afford to be without health insurance coverage," said Mike Corne, Golden Rule vice president of health products.

"We believe that the residents of Kentucky who buy their own health insurance will find that Golden Rule offers a choice of affordable, high quality health plans, prompt handling of claims and a dedication to customer service," Corne said. "We are pleased to be doing business in Kentucky and appreciate the welcome we've received."

According to Lawrence Kissner, UnitedHealthcare president & CEO for Kentucky, "UnitedHealthcare has a long history of serving the people of Kentucky, including the introduction of health savings accounts for small and large businesses. Now, with the addition of Golden Rule, we're able to meet the needs of both the individual and employer group markets.

"At the same time, Golden Rule's entry into the state expands the options for consumers looking for affordable health insurance with the strength of a large national company and its network of doctors and hospitals," Kissner said.

(more)

Golden Rule enters Kentucky
1st add

Golden Rule helped pioneer the HSA which combines a high deductible insurance plan with a tax-favored savings account. Golden Rule customers typically save 45-55 percent in premiums by choosing a health savings account plan over a more traditional plan. Today, 42 percent of health plans purchased from Golden Rule throughout the country are HSAs and its customers have accumulated more than \$142 million in their savings accounts.

In addition to Kentucky, Golden Rule currently does health insurance business in 26 other 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 health insurance products and services, consumers can call 1-800-974-4472, visit www.goldenrule.com or contact a Kentucky insurance broker who offers Golden Rule health plans.

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