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*For Immediate Release*

**HSACenter.com Offers New Consumer-Friendly Resources  
To Help Consumers Weigh Benefits, Affordability, Savings**  
*Shaky economy, tight budgets, rising health care costs have more Americans  
taking a closer look at health savings accounts*

**INDIANAPOLIS (Oct. 6, 2008)** With millions of Americans looking for ways to lower their health care costs in today's difficult economy, [www.HSACenter.com](http://www.HSACenter.com) recently added new tools to make it easier for consumers to determine if a health savings account (HSA) can help them save on both their health care and taxes.

UnitedHealthcare's Golden Rule Insurance Company launched [www.HSACenter.com](http://www.HSACenter.com) last year as a comprehensive resource for consumers looking for straightforward information on health savings accounts and how they work.

Added features and enhancements to the consumer-friendly site include three new video clips as well as information about 2009 deductibles, contributions and out-of-pocket maximums. Easy-to-use interactive calculators let consumers compare HSAs to other health plans, estimate their potential tax savings with an HSA and calculate the future value of accumulated savings. In addition, there's an extensive list of frequently asked questions, qualified medical expenses for HSA plan users and other useful resources.

"Lower health insurance premiums, tax savings and greater control over health care spending are attracting more consumers to look closely at HSAs," Golden Rule CEO Richard A. Collins said. "The savings HSAs offer are especially important in today's economy when family budgets are stretched thin.

"The resources available on the HSACenter.com enable consumers to see for themselves how HSA plans can work for their families and also calculate their actual savings."

**Benefits of choosing a Golden Rule HSA plan:**

- *Premium Savings* – HSA plan premiums at Golden Rule typically cost 50-percent less than premiums on their traditional health insurance plans.
- *Triple Tax Advantages* – Money goes into the HSA tax deductible, accumulates tax-deferred and can be withdrawn tax-free at anytime if used for qualified medical expenses including dental and vision care.
- *Choice and control* – Consumers own their HSAs and decide when to spend and when to save. Money in the account rolls over from year to year, and there's no "use it or lose it" pressure.
- *Savings Accumulate for When Needs Are Greater* – As the HSA grows over time, consumers build up tax-free savings that are available for retirement when medical needs arise. It's currently estimated that a couple retiring at age 65 and living until age 85 might need \$200,000 or more to cover their health care costs after retirement.

(more)

HSAcenter helps consumers  
1<sup>st</sup> add

A leader in the individual and family health insurance market for more than 60 years, Golden Rule became a UnitedHealthcare company in 2003. 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 country.

More than 36 percent of Golden Rule customers are currently covered by HSA plans, and these customers have accumulated nearly \$190 million in their savings accounts for current and future health care spending. At year-end 2007, 40 percent of customers purchasing HSAs from Golden Rule indicated that they did not have previous health insurance coverage.

Across UnitedHealthcare, more than 1 million consumers today are enrolled in HSA-eligible health plans, including employer-sponsored programs as well as individual plans.

Consumers seeking general information on HSA plans can visit [www.HSAcenter.com](http://www.HSAcenter.com). For more information on Golden Rule HSA plans, please call 800-974-4472, go to [www.goldenrule.com](http://www.goldenrule.com) or visit a local independent insurance broker offering Golden Rule health plans.

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