

PERSONAL

HEALTH INSURANCE PLANS FOR INDIVIDUALS & FAMILIES



The benefits covered under this plan, as well as some plan features, may be subject to change due to changes in the law. The timing of these changes may vary based on the implementation of the laws requiring the change.

These plans are administered, issued, and underwritten by Golden Rule Insurance Company, a UnitedHealthcare company, on an individual basis and are regulated as individual health insurance plans.



Getting Started

- 3 **Why people choose Golden Rule** plans for their health plan.
- 3 **Which plan fits you best** and offers the coverage and features you need.
- 4-5 **About our nationwide network** and how it can provide quality care at a savings to you.
- 6-12 **About our health plans**, including key details, benefit highlights, and optional benefits.
- 12 **Health Care Definitions** 
- 13-17 **Important information to know** about all of our plans including covered expenses and plan provisions.

 **UNITEDHEALTHCARE**SM
PLANS ARE A GREAT CHOICE
WHEN YOU'RE LOOKING FOR PERSONAL HEALTH INSURANCE FOR YOURSELF OR YOUR FAMILY.

QUALITY COVERAGE

FROM A PROVEN COMPANY

Plans to Meet Your Needs

Whether you are seeking lower-cost insurance, experienced a recent change in employment or family status, or are self-employed, we can offer you and your family a variety of coverage options at competitive prices.

Strength and Experience

Nearly 27 million customers entrust UnitedHealthcare with their health insurance needs.¹ For over 65 years, Golden Rule, a UnitedHealthcare company, has served individuals and families purchasing their own health insurance. A recognized leader — and one of the nation's largest providers of health savings account plans — Golden Rule continues building plans that meet the needs of individuals and families.

Highly Rated Company

Golden Rule is rated "A" (Excellent) by A.M. Best (01-26-12) and "A+" (Strong) by Standard and Poor's. These worldwide, independent organizations examine insurance companies and other businesses, and publish their opinions about them. These ratings are an indication of our financial strength and stability.

Fast Claims Processing

We recognize the critical importance of being responsive to the service needs of our customers. That's why more than 94% of all health insurance claims are processed within 12 working days or less.²

Benefits for a Lifetime

Each of our plans gives you the protection of an unlimited lifetime benefit.

Coverage for your Children

Your children can benefit from coverage until they reach the age of 27.

Get the Specialized Care You Need

If you require care from a specialist, a referral is not required — making it easier for you to receive the care you need.

In Case of Emergency

From state to state, even traveling outside the U.S., you can rest assured knowing that in a medical emergency, coverage is available.

THREE PLANS

3 TYPES TO CHOOSE FROM

● Copay Plans

Features a set copay. You have the convenience of knowing what you'll pay for a basic doctor visit or prescription.

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How does this compare to other plans?



● High Deductible Plans

Simple to understand and use. Insurance coverage designed for big medical bills.

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How does this compare to other plans?



● Health Savings Account Plans

An insurance plan with a savings account. Pay qualified medical expenses with your account, and save on taxes.

PAGES
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How does this compare to other plans?



¹ UnitedHealth Group Annual Form 10-K for year ended 12/31/2012.

² Actual 2012 results.

NATIONWIDE NETWORK

UNITEDHEALTHCARE CHOICE PLUS
THE STRENGTH OF OUR NATIONWIDE NETWORK HELPS TO REDUCE YOUR MEDICAL COSTS.

Nationwide network

Whether you are vacationing or travel out of state, our network is available for you and your family from coast to coast. With access to nearly 780,000 doctors and nearly 5,900 hospitals,¹ plus X-ray and lab facilities, and other care providers, chances are your current doctor is already a part of our **nationwide network**.² Visit www.goldenrule.com to find or view network providers for any network.

Reduced provider fees

Receive quality care at reduced costs because these providers have agreed to **lower fees for covered expenses** — a national average of **up to 50%**.³ These provider discounts can also increase your probability of qualifying for Deductible Credit. (See page 15.)

Lower premiums

Lower premiums — savings of up to 30% or more over the same plans without a network.



Sample savings with our network:

(Services provided January - June 2012)⁴

| | Charges | Repriced Charges | Network Savings |
|--|-------------|------------------|-----------------|
| Dr. Office Visit - established patient | \$ 81.37 | \$ 39.71 | 51% |
| MRI | \$ 1,356.86 | \$ 424.85 | 69% |
| Lipid Panel | \$ 73.84 | \$ 10.16 | 90% |
| CBC | \$ 32.11 | \$ 6.43 | 87% |
| Metabolic Panel | \$ 78.56 | \$ 1.53 | 86% |
| General Panel | \$ 168.76 | \$ 23.58 | 87% |
| Mammogram | \$ 265.78 | \$ 82.13 | 69% |

¹ UnitedHealth Group Annual Form 10-K for year ended 12/31/12.

² UnitedHealthcare Choice Plus network, available in most areas. LabCorp is the preferred laboratory services provider for UnitedHealthcare networks. Network availability may vary by state, and a specific health care provider's contract status can change at any time. Therefore, before you receive care, it is recommended that you verify with the health care provider's office that they are still contracted with your chosen network.

³ Discounts vary by provider, geographic area, and type of service.

⁴ All these services received from network providers in ZIP Code 336--. Your actual savings may be more or less than this illustration and will vary by several factors.



SIGNIFICANT SAVINGS

QUALITY CARE AT SIGNIFICANT SAVINGS

OUR PLANS OFFER MANY WAYS TO SAVE MONEY ON HEALTH CARE FOR YOUR FAMILY.

Why use our network?

Our nationwide network of doctors and hospitals provides you a great value for your health care dollars. We contract with providers offering quality care at a significant discount. Getting your nonemergency care from a doctor or hospital not in our network will cost you more.

For nonemergency covered expenses:

In-network providers - you are responsible for:

- copays (if they apply)
- calendar-year deductible
- coinsurance (if it applies) – up to the out-of-pocket maximum

Out-of-network providers - you are responsible for:

- all charges above the eligible amount (See page 16.)
- covered expenses are reduced by 25% (with no annual limit)
- twice the in-network calendar-year deductible
- coinsurance (if it applies) – up to the coinsurance maximum

For services of non-network providers: Your actual out-of-pocket expenses for covered expenses may exceed the stated coinsurance percentage because actual provider charges may not be used to determine insurer and member payment obligations. Considering these factors, seeing in-network providers can result in a big savings for what you pay for your health care.

More options for your family

Depending on your location, you may also have the opportunity to bundle more protection with our health plans. Ask about other plans we offer like Critical Illness, Dental, Disability and Term Life.

● COPAY PLANS

Convenient Doctor Office Copay Benefits

Designed for individuals and families, our copay plans are more like traditional employer plans with a copayment for routine health care expenses. When you use a network doctor for an office visit, we pay 100% of history and exam fees after a \$30 copay. Office visits outside your network are covered subject to the applicable deductible and your chosen coinsurance.

1 COST SAVING FEATURES



Prescription Drug Card Benefits

- Tier 1 drugs — \$15 copay.
- Tier 2-4 drugs — combined \$200 deductible per person, per calendar year, then:
 - \$35 copay for Tier 2 drugs.
 - \$40 copay for Tier 3 drugs.
 - 25% coinsurance (you pay) for Tier 4 drugs.

2 OTHER KEY FEATURES

- Convenient doctor office copays.
- Prescription drug benefits.*
- Similar to employer group plans.

3 WHO BENEFITS MOST?

- Anyone who prefers the convenience of copay benefits for minor or routine health care expenses.
- Families with young children who have regularly scheduled doctor office visits.
- Anyone who prefers copay benefits for prescription drugs.*

4 GREAT PROTECTION

Copay SelectSM is our most comprehensive health plan. Covered inpatient and outpatient expenses are reimbursed after your chosen coinsurance and the deductible.

5 OPTIONAL BENEFITS

- Reduce your out-of-pocket exposure with the Supplemental Accident Benefit. (page 12)
- Add Term Life insurance for you and/or your spouse. (page 12)

6 PREVENTIVE CARE

Anytime you use a network doctor, specified preventive care is covered 100%.

* We have a preferred drug list, which changes periodically. Tier status for a prescription drug may be determined by accessing your prescription drug benefits via our website or by calling the telephone number on your identification card. The tier to which a prescription drug is assigned may change as detailed in your policy/certificate.



Highlights of Copay Plan Benefits

Here are the highlights of the benefits under these plans. The benefits described here assume that you're using network providers. This chart summarizes standard network covered expenses, exclusions, and limitations of each plan. See pages 5, 13-17 for more information.

| Copay Select SM | | | | |
|--|-----------------------|---|---|---|
| Deductible Choices (maximum 2 per family, per calendar year) | You pay: | \$2,500, \$3,500, \$5,000, \$7,500, or \$10,000 | \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$7,500, or \$10,000 | \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$7,500, or \$10,000 |
| Coinsurance Choices (% of covered expenses after deductible) | You pay: | 0% | 20% | 30% |
| Coinsurance Out-of-Pocket Maximum (per person, per calendar year, after deductible) | You pay: | \$0 | \$3,000 | \$5,000 |
| Deductible Credit (see page 15) | | Earn rewards when deductible not met in prior calendar year. | | |
| Physician Care Benefits (Illness & Injury) | | | | |
| Office Visit, History and Exam (primary care or specialist) | You pay: | \$30 copay — no deductible | | |
| Primary Care Physician/Specialist | No referrals required | | | |
| Prescription Drug Benefits | | | | |
| If you purchase name-brand when generic is available, you pay your generic copay plus the additional cost above the generic price. | | Name Brand and Generic* | | |
| | | Tier 1 drugs — \$15 copay, no deductible. | | |
| | | Tier 2-4 drugs — combined \$200 deductible per person, per calendar year, then: | | |
| | | Tier 2 drugs — \$35 copay. | | |
| | | Tier 3 drugs — \$40 copay. | | |
| | | Tier 4 drugs — you pay 25% coinsurance. | | |
| * Generic drugs may reside in any tier. | | | | |
| Wellness/Preventive Care Benefits (no waiting period, not subject to deductible, coinsurance, or copayments) | | | | |
| Preventive care | You pay: | No charge — 100% covered in network. See page 13 for details. | | |
| Outpatient Expense Benefits | | | | |
| X-ray and Lab | You pay: | Chosen coinsurance after deductible | | |
| Facility/Hospital for Outpatient Surgery | You pay: | Chosen coinsurance after deductible | | |
| Surgeon, Assistant Surgeon, and Facility Fees | You pay: | Chosen coinsurance after deductible | | |
| Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs | You pay: | Chosen coinsurance after deductible | | |
| Emergency Room Fees | You pay: | Chosen coinsurance after deductible | | |
| Spine and Back Disorders | You pay: | Chosen coinsurance after deductible (limited benefit) | | |
| Mental and Nervous Disorders (including Substance Abuse) | You pay: | Chosen coinsurance after deductible | | |
| Other Outpatient Expenses | You pay: | Chosen coinsurance after deductible | | |
| Inpatient Expense Benefits | | | | |
| Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses | You pay: | Chosen coinsurance after deductible | | |
| Other Inpatient Services | You pay: | Chosen coinsurance after deductible | | |
| Optional Benefits Available | | | | |

| | |
|--|---|
| Optional Benefits Available | |
| Optional benefits are available to add for more protection or more savings. See page 12 for details. | <div> <div>+</div> <div>Accidental Death</div> </div> <div> <div>+</div> <div>Supplemental Accident</div> </div> <div> <div>+</div> <div>Term Life</div> </div> |
| <div> <div>+</div> <div>Benefits to Enhance Your Health Plan</div> </div> | |

• HIGH DEDUCTIBLE PLANS

Lower Premiums, Choice of Coverage

With our High Deductible Plans, you select the level of coverage that makes you most comfortable. The higher the deductible, the lower your premiums. And you're keeping more of your money and taking responsibility for covering minor or routine health care expenses, if they come up.

1 COST SAVING FEATURES



The higher your deductible, the lower your premiums will be!

However, high deductibles don't have to be scary. Select a higher deductible plan and with the savings, add the Supplemental Accident optional benefit to your plan to help reduce your out-of-pocket exposure for unexpected injuries.

2 OTHER KEY FEATURES

- Lower premiums than copay plans.
- Comprehensive coverage for serious illness and injuries.
- Simple-to-use, no need to keep track of copays.

3 WHO MIGHT BENEFIT MOST?

- Anyone seeking lower-cost protection from unexpected accidents and illnesses.
- Early retirees needing a bridge to Medicare.
- Anyone willing to take responsibility for minor or routine health care expenses in exchange for lower premiums.

4 THREE PLANS TO CHOOSE FROM

- Plan 100® is our most simple to use plan. Each year, it pays 100% of covered expenses once you meet your calendar-year deductible.
- Plan 80SM is our more affordable high deductible plan.
- Saver 80SM is our lowest premium plan.

5 OPTIONAL BENEFITS

- Reduce your out-of-pocket exposure with the Supplemental Accident Benefit. (page 12)
- Add Term Life insurance for you and/or your spouse. (page 12)

6 PREVENTIVE CARE

Anytime you use a network doctor, specified preventive care is covered 100%.



Highlights of High Deductible Plan Benefits

Here are the highlights of the benefits under these plans. The benefits described here assume that you're using network providers. This chart summarizes standard network covered expenses, exclusions, and limitations of each plan. See pages 5, 13-17 for more information.

| | Plan 100 [®] | Plan 80 SM | Saver 80 SM |
|---|--|--|--|
| Deductible Choices (maximum 2 per family, per calendar year) | You pay: \$2,500, \$5,000, \$7,500, or \$10,000 | \$1,500, \$2,500, \$5,000, \$7,500, or \$10,000 | \$1,000, \$1,500, \$2,500, \$5,000, \$7,500, or \$10,000 |
| Coinsurance (% of covered expenses after deductible) | You pay: 0% | 20% | 20% |
| Coinsurance Out-of-Pocket Maximum (per person, per calendar year, after deductible) | You pay: \$0 | \$3,000 | \$3,000 |
| Deductible Credit (see page 15) | ————— Earn rewards when deductible not met in prior calendar year. ————— | | |
| Physician Care Benefits (Illness & Injury) | | | |
| Office Visit, History and Exam (primary care or specialist) | You pay: No charge after deductible | 20% after deductible | Not covered |
| Primary Care Physician/Specialist | No referrals required | No referrals required | No referrals required |
| Prescription Drug Benefits | | | |
| Preferred Price Card (You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to Golden Rule.) -Or- Discount Card (You may obtain RX drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.) | You pay: No charge after deductible — Preferred Price Card | 20% after deductible — Preferred Price Card | Not covered — Discount Card |
| Wellness/Preventive Care Benefits (no waiting period, not subject to deductible or coinsurance) | | | |
| Preventive care | You pay: No charge — 100% covered in network. See page 13 for details. | | |
| Outpatient Expense Benefits | | | |
| X-ray and Lab | You pay: No charge after deductible | 20% after deductible | 20% after deductible (must be performed within 14 days of surgery or confinement) |
| Facility/Hospital for Outpatient Surgery | You pay: No charge after deductible | 20% after deductible | 20% after deductible |
| Surgeon, Assistant Surgeon, and Facility Fees | You pay: No charge after deductible | 20% after deductible | 20% after deductible (surgery in the doctor's office not covered) |
| Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs | You pay: No charge after deductible | 20% after deductible | 20% after deductible |
| Emergency Room Fees | You pay: No charge after deductible | 20% after deductible | 20% after deductible |
| Spine and Back Disorders | You pay: No charge after deductible (limited benefit) | 20% after deductible (limited benefit) | Not covered |
| Mental and Nervous Disorders (including Substance Abuse) | You pay: No charge after deductible | 20% after deductible | 20% after deductible |
| Other Outpatient Expenses | You pay: No charge after deductible | 20% after deductible | Not covered (see page 14 for details) |
| Inpatient Expense Benefits | | | |
| Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses | You pay: No charge after deductible | 20% after deductible | 20% after deductible |
| Other Inpatient Services | You pay: No charge after deductible | 20% after deductible | 20% after deductible (see page 14 for details) |
| Optional Benefits Available | | | |
| Optional benefits are available to add for more protection or more savings. See page 12 for details. | <div><div></div>Accidental Death</div> <div><div></div>Supplemental Accident</div> <div><div></div>Term Life</div> | <div><div></div>Accidental Death</div> <div><div></div>Supplemental Accident</div> <div><div></div>Term Life</div> | <div><div></div>Accidental Death</div> <div><div></div>Supplemental Accident</div> <div><div></div>Term Life</div> |
| <div><div></div><div>Benefits to Enhance Your Health Plan</div></div> | | | |



Benefits to Enhance Your Health Plan

● HEALTH SAVINGS ACCOUNT PLANS

HSA Plans Offer Quality Coverage Plus Savings

HSA Plans simply combine a lower-cost, high deductible health insurance plan and a savings account with important tax benefits. High deductible plans typically cost a lot less than many copay or traditional plans. This means lower premiums for you. You can then take the premium savings and place it into your health savings account.

1 COST SAVING FEATURES



Triple-tax advantages!

- 1) You get a tax deduction on the money you put in your HSA.*
- 2) Your dollars can grow tax-deferred.
- 3) You spend the savings tax-free to help pay your deductible or for qualified medical care (including prescriptions, vision, or dental care).

2 OTHER KEY FEATURES

- What you don't use in your account will continue to accumulate and earn interest year after year.
- Lower premiums than copay plans.
- Savings account you can use for qualified health care expenses or for retirement after age 65.

3 WHO BENEFITS MOST?

- Persons interested in more control over how their health care dollars are spent.
- Families interested in one calendar-year deductible per family.
- Those interested in trading low deductible health insurance for a higher deductible plan to save money on monthly premiums and taxes.

4 TWO PLANS TO CHOOSE FROM

- HSA 100® is our most simple to use HSA plan. Each year, it pays 100% of covered expenses once you meet your calendar-year deductible.
- HSA 70SM is our most affordable HSA plan.

5 OPTIONAL BENEFITS

- Reduce your out-of-pocket exposure with the Supplemental Accident Benefit. (page 12)
- Add Term Life insurance for you and/or your spouse. (page 12)

6 PREVENTIVE CARE








Anytime you use a network doctor, specified preventive care is covered 100%.

* Within Federal limits.



Highlights of Health Savings Account Plan Benefits

Here are the highlights of the benefits under these plans. The benefits described here assume that you're using network providers. This chart summarizes standard network covered expenses, exclusions, and limitations of each plan. See pages 5, 13-17 for more information.

| HSA 100® | | HSA 70 SM | |
|--|---|---|--|
| Deductible Choices (per family deductible, per calendar year) | You pay: Single — \$2,500, \$3,000, \$3,500, or \$5,000 Family — \$5,000, \$6,000, \$7,000, or \$10,000 | Single — \$2,500, \$3,000, \$3,500, or \$5,000 Family — \$5,000, \$6,000, \$7,000, or \$10,000 | |
| Coinsurance (% of covered expenses after deductible) | You pay: 0% | 30% | |
| Coinsurance Out-of-Pocket Maximum (per calendar year, after deductible per family) | You pay: \$0 | Single (deductible) \$3,000 (\$2,500) \$2,600 (\$3,000) \$2,100 (\$3,500) \$600 (\$5,000) | Family (deductible) \$6,000 (\$5,000) \$5,200 (\$6,000) \$4,200 (\$7,000) \$1,200 (\$10,000) |
| Deductible Credit (see page 15) | Earn rewards when deductible not met in prior calendar year. | | |
| Physician Care Benefits (Illness & Injury) | | | |
| Office Visit, History and Exam (primary care or specialist) | You pay: No charge after deductible | 30% after deductible | |
| Primary Care Physician/Specialist | No referrals required | No referrals required | |
| Prescription Drug Benefits | | | |
| Preferred Price Card (You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to Golden Rule.) | You pay: No charge after deductible — Preferred Price Card | 30% after deductible — Preferred Price Card | |
| Wellness/Preventive Care Benefits (no waiting period, not subject to deductible or coinsurance) | | | |
| Preventive care | You pay: No charge — 100% covered in network. See page 13 for details. | | |
| Outpatient Expense Benefits | | | |
| X-ray and Lab | You pay: No charge after deductible | 30% after deductible | |
| Facility/Hospital for Outpatient Surgery | You pay: No charge after deductible | 30% after deductible | |
| Surgeon, Assistant Surgeon, and Facility Fees | You pay: No charge after deductible | 30% after deductible | |
| Hemodialysis, Radiation, Chemotherapy, Organ Transplant Drugs, and CAT Scans, MRIs | You pay: No charge after deductible | 30% after deductible | |
| Emergency Room Fees | You pay: No charge after deductible | 30% after deductible | |
| Spine and Back Disorders | You pay: No charge after deductible (limited benefit) | 30% after deductible (limited benefit) | |
| Mental and Nervous Disorders (including Substance Abuse) | You pay: No charge after deductible | 30% after deductible | |
| Other Outpatient Expenses | You pay: No charge after deductible | 30% after deductible | |
| Inpatient Expense Benefits | | | |
| Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses | You pay: No charge after deductible | 30% after deductible | |
| Other Inpatient Services | You pay: No charge after deductible | 30% after deductible | |
| Optional Benefits Available | | | |
| Optional benefits are available to add for more protection or more savings. See page 12 for details. | <div><div></div>Accidental Death</div> <div><div></div>Supplemental Accident</div> <div><div></div>Term Life</div> | <div><div></div>Accidental Death</div> <div><div></div>Supplemental Accident</div> <div><div></div>Term Life</div> | |
| <div><div></div><div>Benefits to Enhance Your Health Plan</div></div> | | | |



BENEFITS TO ENHANCE YOUR HEALTH PLAN

Add more benefits to your plan for an additional premium.

Term Life Benefit

You may choose an optional term life insurance benefit for you and/or your spouse who is also a covered person under the health plan. You and/or your spouse must be age 18 or older. The term life benefit expires when a covered person reaches age 65.

You select one of three benefit amounts. You may select different amounts for you and your spouse.

| | | | |
|-------------------------|----------|-----------|-----------|
| Benefit Amounts: | \$50,000 | \$100,000 | \$150,000 |
|-------------------------|----------|-----------|-----------|

Accidental Death Benefit

This benefit provides \$50,000 in coverage in the event of an accidental death for you and/or your spouse who is also a covered person under the health plan. You and/or your spouse must be age 18 or older. The accidental death benefit expires when a covered person reaches age 65. It may be purchased with or without the term life benefit.

Motorcyclists are not eligible for this benefit.

Supplemental Accident

This benefit provides up-front coverage for unexpected injuries and is limited to your choice of \$500 or \$1,000 of first-dollar coverage for treatment of an injury within 90 days of an accident.



HEALTH CARE DEFINITIONS

NOTE: These definitions are provided only to give you a general understanding of how these words are sometimes used by health insurance companies. Please refer to your coverage documents for a complete list of defined terms that apply to your specific coverage.

benefit - A service or supply that is covered under a health insurance plan. This might include office visits, lab tests, and procedures during the course of treatment.

coinsurance - Your share of the costs of a covered health care service, calculated as a percent (for example 20%) of the eligible expense for the service. You pay coinsurance after you pay your deductible.

coinsurance out-of-pocket maximum - The most coinsurance you pay during a calendar year before your insurance begins to pay 100% of the eligible expenses. This limit never includes: premiums, deductibles, copayments, out-of-network payments or services your health insurance or plan doesn't cover.

complications of pregnancy - Severe conditions due to pregnancy, labor and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and elective caesarean section aren't complications of pregnancy.

copay/copayment - A fixed amount (for example, \$35) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

deductible - The amount of money you owe for health care services your health insurance covers before your health insurance or plan begins to pay.

eligible expenses - Maximum amount on which payment is based for covered health care services. *This may also be called "allowed amount," "payment allowance," or "negotiated rate."*

emergency services - Evaluation of an emergency medical condition and treatment to keep the condition from getting worse. See page 16 for the policy definition of "emergency."

excluded services - Health care services that your health insurance doesn't pay for or cover.

limitation - The most - in terms of cost and services - a health plan will cover.

network - The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.

network provider - A provider who has a contract with your health plan's network to provide services to you at a discount. *This may also be called preferred provider.*

out-of-network provider - A provider who doesn't have a contract with your health plan's network. You'll pay more to see an out-of-network provider for non-emergency services. *This may also be called a non-preferred provider or non-network provider.*

premium - The amount that must be paid for your health insurance. You usually pay it monthly or quarterly.

prescriptions/RX drugs - Drugs and medications that by law require a prescription.

COVERED EXPENSES

Subject to all policy provisions, the following expenses are covered. To be considered for reimbursement, expenses must qualify as covered expenses and are also subject to eligible expense limits unless you use a network provider. Please review the additional plan information on pages 15-17.



The benefits covered under this plan, as well as some plan features, may be subject to change due to changes in the law. The timing of these changes may vary based on the implementation of the laws requiring the change.

All Plans

Preventive Care Expense Benefits

Benefits include coverage for the following (depending on the covered person's age):

- Routine vaccines for diseases.
- Flu and pneumonia shots.
- Routine physical exams, including well-baby and well-child doctor visits.
- Screening for high blood pressure, cholesterol, diabetes.
- Screening for detection of breast and other cancers through mammogram, pap smear, prostate cancer screening and colorectal screening.
- Women's Preventive Services.

Preventive Care benefits are exempt from your plan deductible, coinsurance and copayments when services are provided by a network provider. Preventive health services must be appropriate

for the covered person and follow these recommendations and guidelines:

- (A) In general - Those of the U.S. Preventive Services Task Force that have an A or B rating;
- (B) For immunizations - Those of the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- (C) For preventive care and screenings for infants, children and adolescents - Those of the Health Resources and Services Administration; and
- (D) For preventive care and screenings for women - Those of the Health Resources and Services Administration that are not included in section (A).

As new recommendations and guidelines are issued, those services will be considered covered expenses when required by the United States Secretary of Health and Human Services, but not earlier than one year after the recommendation or guideline is issued. The timing of these changes may vary based on the implementation of the laws requiring the change. Visit www.healthcare.gov for complete information.

Copay SelectSM, Plan 100[®], Plan 80SM, HSA 100[®], and HSA 70SM

Medical Expense Benefits

- Daily hospital* room and board and nursing services at the most common semiprivate rate.
- Charges for intensive care unit.
- Hospital emergency room treatment of an injury or illness.
- Services and supplies, including drugs and medicines, which are routinely provided by the hospital to persons for use while they are inpatients.
- Professional fees of doctors and surgeons (but not for standby availability).
- Dressings, sutures, casts, or other necessary medical supplies.
- Professional fees for outpatient services of licensed physical therapists.
- Diagnostic testing using radiologic, ultrasonographic, or laboratory services in or out of the hospital.
- Local ground ambulance service to a hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities when medically necessary.
- Charges for operating, treatment, or recovery room for surgery.
- Dental expenses due to an injury which damages natural teeth if expenses are incurred within six months.

- Surgical treatment of TMJ disorders (see General Limitations on page 16).
- Cost and administration of anesthetic, oxygen, and other gases.
- Radiation therapy or chemotherapy.
- Prescription drugs.
- Hemodialysis, processing, and administration of blood and components.
- Artificial limbs, eyes, larynx, non-dental prosthesis, breast prosthesis, or maxillofacial prosthesis (but not replacements).
- Surgery in a doctor's office or at an outpatient surgical facility, including services and supplies.
- Occupational therapy following a covered treatment for traumatic hand injuries.
- X-rays (not including CAT scans, MRIs, and PET scans), laboratory services performed in the doctor's office on the same day as the office visit are subject to the office visit copay and not deductible and coinsurance.

For information on additional plan provisions, including Transplant Expense Benefit, Preexisting Conditions, General Exclusions, General Limitations, and Other Plan Provisions, read pages 15-17.

*Hospital does not include a nursing home or convalescent home or an extended care facility.



COVERED EXPENSES

(CONTINUED)

Subject to all policy provisions, the following expenses are covered. To be considered for reimbursement, expenses must qualify as covered expenses and are also subject to eligible expense limits unless you use a network provider. Please review the additional plan information on pages 15-17.

Saver 80SM

Inpatient Expense Benefits

- Daily hospital* room and board and nursing services at the most common semiprivate rate.
- Charges for intensive care unit.
- Drugs, medicines, dressings, sutures, casts, or other necessary medical supplies.
- Artificial limbs, eyes, larynx, non-dental prosthesis, breast prosthesis, or maxillofacial prosthesis (but not replacements).
- Professional fees of doctors and surgeons (but not for standby availability).
- Hemodialysis, processing, and administration of blood or components.
- Charges for an operating, treatment, or recovery room for surgery.
- Cost and administration of an anesthetic, oxygen, or other gases.
- Radiation therapy or chemotherapy and diagnostic tests using radiologic, ultrasonographic, or laboratory services.
- Local ground ambulance service to a hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities when medically necessary.
- Expenses incurred for mental or nervous disorders or substance abuse.

Outpatient Expense Benefits

- Charges for outpatient surgery in an outpatient surgical facility, including the fee from the primary surgeon, the assistant surgeon, and/or administration of anesthetic (surgery performed in the doctor's office is not covered).

- Hemodialysis, radiation, and chemotherapy.
- Prescription drugs to protect against organ rejection in transplant cases.
- Hospital emergency room treatment of an injury or illness.
- CAT scan and MRI testing.
- Diagnostic testing related to, and performed within 14 days prior to, surgery or inpatient confinement.

Important note about Saver 80SM:

Premiums for Saver 80SM are significantly less because coverage is not provided for most outpatient services. Outpatient expenses not specifically listed in the policy are not covered. Please review the Saver 80SM Inpatient and Outpatient Expense Benefits.

Some expenses not covered under Saver 80SM include:

- Outpatient doctor office visit fees (except preventive), diagnostic testing, prescription drugs, and other outpatient medical services not specifically listed under the Inpatient, Outpatient, or Transplant Expense Benefits;
- Outpatient professional fees of licensed physical therapists, durable medical equipment, and medical supplies, except those covered under the Home Health Care Expense Benefits; and
- Outpatient surgery expenses for a surgery performed in a doctor's office; and

For information on additional plan provisions, including Transplant Expense Benefit, Preexisting Conditions, General Exclusions, General Limitations, and Other Plan Provisions, read pages 15-17.



PROVISIONS THAT APPLY TO ALL PLANS

This brochure is only a general outline of the coverage provisions. It is not an insurance contract, nor part of the insurance policy. You'll find complete coverage details in the policy.



Deductible Credit

It can help you reduce your future out-of-pocket expenses.

Eligibility for a deductible credit is determined in January of each year. To qualify for a deductible credit in any given calendar year you must:

- be a qualified covered person (or family for HSA family plans) for at least 6 consecutive months the previous year.
- not meet the previous per person (or family for HSA family plans) calendar-year's deductible.

A credit will be applied towards the current calendar-year deductible, as outlined in the chart below:

| Each qualified covered person (or family for HSA family plans) with at least 6 months of coverage and not meeting the plan's chosen network deductible for: | Receives this credit for the next calendar year: |
|---|--|
| 1 year | 20% of chosen network deductible |
| 2 consecutive years | 40% of chosen network deductible |
| 3 or more consecutive years | 50% of chosen network deductible |

With a Health Savings Account plan (HSA 100[®] and HSA 70SM), the deductible credit will never reduce the deductible below the minimum required by law to maintain tax-qualified status of the insurance plan. The minimum for 2013 is \$1,250 for singles and \$2,500 for families.

The Deductible Credit provision and any accumulated credit you may have incurred may be subject to change due to changes in the law. The timing of these changes may vary based on the implementation of the laws requiring the change.

Preexisting Conditions

This does not apply to covered persons under age 19.

Preexisting conditions will not be covered during the first 12 months after an individual becomes a covered person. This exclusion will not apply to conditions that are both: (a) fully disclosed to Golden Rule in the individual's application; and (b) not excluded or limited by our underwriters.

A preexisting condition is a physical or mental condition for which medical advice, diagnosis, care, or treatment was recommended to or received by a covered person within the 12 months immediately preceding the covered person's effective date of coverage.

General Exclusions

No benefits are payable for expenses which:

- Are due to pregnancy (except for complications of pregnancy).
- Routine newborn care except as expressly provided for in the policy.
- Are incurred while confined primarily for custodial, rehabilitative, or educational care or nursing services.

- Result from or in the course of employment for wage or profit, if the covered person is insured, or is required to be insured, by workers' compensation insurance pursuant to applicable state or federal law. If you enter into a settlement that waives a covered person's right to recover future medical benefits under a workers' compensation law or insurance plan, this exclusion will still apply.
- Are in relation to, or incurred in conjunction with, investigational treatment.
- Are for dental expenses or oral surgery, eyeglasses, contacts, eye refraction, hearing aids, or any examination or fitting related to these.
- Are for modification of the physical body, including breast reduction or augmentation, unless expressly provided for by the policy.
- Are incurred for cosmetic or aesthetic reasons, such as weight modification or surgical treatment of obesity.
- Would not have been charged in the absence of insurance.
- Are for eye surgery to correct nearsightedness, farsightedness, or astigmatism.
- Result from war, intentionally self-inflicted bodily harm (unless as a result of diagnosed mental disorder), or participation in a felony (whether or not charged except an injury that occurs while under the influence of alcohol or drugs).
- Are for treatment of temporomandibular joint disorders, except as may be provided for under covered expenses.
- Are incurred for animal-to-human organ transplants, artificial or mechanical organs, procurement or transportation of the organ or tissue, or the cost of keeping a donor alive.
- Are incurred for marriage, family, or child counseling.
- Are for recreational or vocational therapy or rehabilitation.
- Are not specifically provided for in the policy or incurred while your policy is not in force.
- Are for or related to surrogate parenting except egg or sperm retrieval intended to treat infertility.
- Are for or related to treatment of hyperhidrosis (excessive sweating).
- Are for fetal reduction surgery.
- Are for alternative treatments, except as specifically identified as covered expenses under the policy, including: acupressure, acupuncture, aromatherapy, hypnotism, massage therapy, rolfing, and other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.

Benefits will not be paid for services or supplies that are not medically necessary to the diagnosis or treatment of an illness or injury, as defined in the policy.



PROVISIONS THAT APPLY TO ALL PLANS

(CONTINUED)

General Limitations

- “Emergency” means a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:
 - Placing the health of the covered person (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
 - Serious impairment to bodily functions; or
 - Serious dysfunction of any bodily organ or part.
- Transplants eligible for coverage under the Transplant Expense Benefit are limited to two transplants in a 10-year period.
- Charges for an assistant surgeon are limited to 20% of the primary surgeon’s covered fee.
- Covered outpatient expenses related to diagnosis or treatment of any spine or back disorders are limited to 15 visits per person, per calendar year. (Saver 80SM not covered.) CAT scans and MRI tests are not subject to this limitation.
- Covered expenses for surgical treatment of TMJ, excluding tooth extractions, are limited to \$10,000 per covered person.
- As with any other illness or injury, inpatient care for mental disorders (including substance abuse), as defined in the policy, that is primarily for educational or rehabilitative care is not covered.
- Covered expenses are limited to no more than a 34-day supply for any one outpatient prescription drug order or refill.

Prior to Legal Action

To help resolve disputes before litigation, the policy requests that you provide us with written notice of intent to sue prior to legal action. This notice should identify the source of the disagreement, including all relevant facts and information supporting your position. Unless prohibited by law, any action for extra-contractual or punitive damages is waived if the contract claims at issue are paid or the disagreement is resolved or corrected within 30 days of the written notice.

Continued Eligibility Requirements

A covered person’s eligibility will cease on the earlier of the date a covered person: (a) Ceases to be a dependent; or (b) Accepts an employer’s contribution to the premium payment or treats the policy as part of an employer-provided health plan.

Dependents

For purposes of this coverage, eligible dependents are your lawful spouse and eligible children. Eligible children must be under 27 years of age at time of application or medically certified as disabled and dependent on you at time of application.

Effective Date

Unless we agree to an earlier date, the effective date will be the later of: (a) the requested effective date, or (b) 15 days after the application is received by Golden Rule.

Eligible Expense

Eligible expense means a covered expense as determined below:

- For Network Providers (excluding Transplant Benefits): the contracted fee with that provider.
- For Non-Network Providers
 - When a covered expense is received as a result of an emergency or as otherwise approved by us, the eligible expense is the lesser of the billed charge or the amount negotiated with the provider.
 - Except as provided above (excluding Transplant Benefits), the fee charged by the provider for the services; or the fee that has been negotiated with the provider; or the fee established by us by comparing rates from one or more regional or national databases or schedules for the same or similar services from a geographical area determined by us; or 110% of the fee Medicare allows for the same or similar services provided in the same geographical area.

Home Health Care Expense Benefit

Covered expenses may be subject to an additional \$50 deductible for some plans.

Covered expenses for home health care services are limited to 80 home health care visits in a 12-month period. Medical social services are limited to \$200 per year.

Hospice Care

To qualify for benefits, a Hospice Care program for a terminally ill covered person must be licensed by the state in which it operates. Benefits for inpatient care in a hospice are subject to deductible and coinsurance and limited to 180 days in a covered person’s lifetime. Covered expenses for room and board are limited to the most common semiprivate room rate of the hospital or nursing home with which the hospice is associated. Bereavement counseling maximum \$250. See policy for home hospice care benefits and limitations.

PROVISIONS THAT APPLY TO ALL PLANS

(CONTINUED)



Premium

We may adjust the premium rates from time to time. Premium rates are set by class, and you will not be singled out for a premium change regardless of your health. The policy plan, age of covered persons, type and level of benefits, time the policy has been in force, and your place of residence are factors that may be used in setting rate classes. Premiums will increase the longer you are insured.

Rehabilitation and Extended Care Facility (ECF) Benefit

Rehabilitation and inpatient Extended Care Facility (ECF) expenses are covered if they begin within 14 days of a 3-day or more hospital stay, for the same illness or injury. There is a combined calendar-year maximum of 60 days for both Rehabilitation and ECF expenses.

Renewability

You may renew coverage by paying the premium as it comes due. We may decline renewal only: (a) For failure to pay premium; or (b) If we decline to renew all policies just like yours issued to everyone in the state where you are then living.

Termination of a Covered Person

A covered person's coverage will terminate on the date that person no longer meets the eligibility requirements or if the covered person commits fraud or intentional misrepresentation.

Transplant Expense Benefit

The following types of transplants are eligible for coverage under the Medical Benefits provision: Cornea transplants, artery or vein grafts, heart valve grafts, and prosthetic tissue replacement, including joint replacements and implantable prosthetic lenses, in connection with cataracts.

Transplants eligible for coverage under the Transplant Expense Benefit are: Heart, lung, heart and lung, kidney, liver, and bone marrow transplants.

Golden Rule has arranged for certain hospitals around the country (referred to as our "Centers of Excellence") to perform specified transplant services. If you use one of our "Centers of Excellence," the specified transplant will be considered the same as any other illness and will include a transportation and lodging incentive (for a family member) of up to \$5,000. Otherwise, the acquisition cost for the organ or bone marrow will not be covered, and covered expenses related to the transplant will be limited to \$100,000 and one transplant in a 12-month period.

To qualify as a covered expense under the Transplant Expense Benefit, the covered person must be a good candidate, and the transplant must not be experimental or investigational. In considering these issues, we consult doctors with expertise in the type of transplant proposed.

The following conditions are eligible for bone marrow transplant coverage: Allogenic bone marrow transplants (BMT) for treatment of: Hodgkin's lymphoma or non-Hodgkin's lymphoma, severe aplastic anemia, acute lymphocytic and nonlymphocytic leukemia, chronic myelogenous leukemia, severe combined immunodeficiency, Stage III or IV neuroblastoma, myelodysplastic syndrome, Wiskott-Aldrich syndrome, thalassemia major, multiple myeloma, Fanconi's anemia, malignant histiocytic disorders, and juvenile myelomonocytic leukemia.

Autologous bone marrow transplants (ABMT) for treatment of: Hodgkin's lymphoma, non-Hodgkin's lymphoma, acute lymphocytic and nonlymphocytic leukemia, multiple myeloma, testicular cancer, Stage III or IV neuroblastoma, pediatric Ewing's sarcoma and related primitive neuroectodermal tumors, Wilms' tumor, rhabdomyosarcoma, medulloblastoma, astrocytoma, and glioma.

Underwriting

Coverage will not be issued as a supplement to other health plans that you may have at the time of application. Plans are subject to health underwriting. If you provide incorrect or incomplete information on your insurance application your coverage may be voided or claims denied.

NOTICE OF INFORMATION PRACTICES

THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We (including our affiliates listed at the end of this notice) are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. The terms "information" or "health information" in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health or condition, the provision of health care to you, or the payment for such health care.

We have the right to change our privacy practices. If we do, we will provide the revised notice to you within 60 days by direct mail or post it on our websites located at www.goldenrule.com or www.eams.com

How We Use or Disclose Information

We must use and disclose your health information to provide information:

- To you or someone who has the legal right to act for you (your personal representative); and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

We have the right to use and disclose health information to pay for your health care and operate our business. For example, we may use your health information:

- **For Payment** of premiums due us and to process claims for health-care services you receive.
- **For Treatment.** We may disclose health information to your physicians or hospitals to help them provide medical care to you.
- **For Health-Care Operations.** We may use or disclose health information as necessary to operate and manage our business and to help manage your health-care coverage. For example, we might conduct or arrange for medical review, legal services, and auditing functions, including fraud and abuse detection or compliance programs. We may use your health information for underwriting purposes; however, we are prohibited by law from using or disclosing genetic information for underwriting purposes.
- **To Provide Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services.
- **To Plan Sponsors.** If your coverage is through an employer group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restriction on its use and disclosure of the information.
- **For Appointment Reminders.** We may use health information to contact you for appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **As Required by Law.** We may disclose information when required by law.
- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care, such as a family member, when you are incapacitated or in an emergency, or when permitted by law.
- **For Public Health Activities** such as reporting disease outbreaks.
- **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities, including a social service or protective service agency.
- **For Health Oversight Activities** such as governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes** such as providing limited information to locate a missing person.
- **To Avoid a Serious Threat to Health or Safety** by, for example, disclosing information to public health agencies.
- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers Compensation** including disclosures required by state workers compensation laws of job-related injuries.
- **For Research Purposes** such as research related to the prevention of disease or disability, if the research study meets all privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.

- **For Organ Procurement Purposes.** We may use or disclose information for procurement, banking or transplantation of organs, eyes or tissue.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract. As of 2/17/10, our business associates are also directly subject to federal privacy laws.
- **For Data Breach Notification Purposes.** We may use your contact information to provide legally-required notices of unauthorized acquisition, access, or disclosure of your health information.
- **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. "Highly confidential information" may include confidential information under federal laws governing alcohol and drug abuse information and genetic information as well as state laws that often protect the following types of information: HIV/AIDS; mental health; genetic tests; alcohol and drug abuse; sexually transmitted diseases and reproductive health information; and child or adult abuse or neglect, including sexual assault.

If none of the above reasons applies, **then we must get your written authorization to use or disclose your health information.** If a use or disclosure of health information is prohibited or materially limited by other applicable law, it is our intent to meet the requirements of the more stringent law. In some states, your authorization may also be required for disclosure of your health information. Authorization is required for the use and disclosure of psychotherapy notes or for marketing. In many states, your authorization may be required in order for us to disclose your highly confidential health information. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization, except if we have already acted based on your authorization. To revoke an authorization, contact the phone number listed on your ID card.

What Are Your Rights

The following are your rights with respect to your health information.

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health-care operations and to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that may authorize certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with its policies, we are not required to agree to any restriction.**
- **You have the right to request that a provider not send health information** to us in certain circumstances if the health information concerns a health-care item or service for which you have paid the provider out of pocket in full.
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. We will accept verbal requests to receive confidential communications, but request to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **You have the right to see and obtain a copy** of health information that may be used to make decisions about you such as claims and case or medical management records. You also may receive a summary of this health information. You must make a written request to inspect and copy your health information. In certain limited circumstances, we may deny your request to inspect and copy your health information.
- **You have the right to ask to amend information** we maintain about you if you believe the health information about you is wrong or incomplete. We will notify you within 30 days if we deny your request and provide a reason for our decision. If we deny your request, you may have a statement of your disagreement added to your health information. We will notify you in writing of any amendments we make at your request. We will provide updates to all parties that have received information from us within the past two years (seven years for support organizations).
- **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information: (i) made prior to April 14, 2003; (ii) for treatment, payment, and health-care operations purposes; (iii) to you or pursuant to your authorization; and (iv) to correctional institutions or law enforcement officials; and (v) that federal law does not require us to provide an accounting.

- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice upon request. In addition, you may obtain a copy of this notice at our websites, www.eams.com or www.goldenrule.com.
- In New Mexico, you have the right to be considered a protected person. A "protected person" is a victim of domestic abuse who also is either: (1) an applicant for insurance with us; (2) a person who is or may be covered by our insurance; or (3) someone who has a claim for benefits under our insurance.

Exercising Your Rights

- **Contacting your Health Plan.** If you have any questions about this notice or want to exercise any of your rights, call the phone number on your ID card.
- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the following address:
- Privacy Officer, Golden Rule Insurance Company, 7440 Woodland Drive, Indianapolis, IN 46278-1719
- **You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint.** We will not take any action against you for filing a complaint.

Fair Credit Reporting Act Notice

In some cases, we may ask a consumer-reporting agency to compile a consumer report, including potentially an investigative consumer report, about you. If we request an investigative consumer report, we will notify you promptly with the name and address of the agency that will furnish the report. You may request in writing to be interviewed as part of the investigation. The agency may retain a copy of the report. The agency may disclose it to other persons as allowed by the federal Fair Credit Reporting Act.

We may disclose information solely about our transactions or experiences with you to our affiliates.

Medical Information Bureau

In conjunction with our membership in MIB, Inc., formerly known as Medical Information Bureau (MIB), we or our reinsurers may make a report of your personal information to MIB. MIB is a nonprofit organization of life and health insurance companies that operates an information exchange on behalf of its members.

If you submit an application or claim for benefits to another MIB member company for life or health insurance coverage, the MIB, upon request, will supply such company with information regarding you that it has in its file. If you question the accuracy of information in the MIB's file, you may seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. Contact MIB at: MIB, Inc., 50 Braintree Hill Ste. 400, Braintree, MA 02184-8734, (866) 692-6901, www.mib.com or (TTY) (866) 346-3642.

FINANCIAL INFORMATION PRIVACY NOTICE

We (including our affiliates listed at the end of this notice) are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an insured or an applicant for health-care coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing health-care coverage to the individual.

We collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age and social security number; and
- Information about your transactions with us, our affiliates or others, such as premium payment history.

We do not disclose personal financial information about our insureds or former insureds to any third party, except as required or permitted by law.

We restrict access to personal financial information about you to employees, affiliates and service providers who are involved in administering your health-care coverage or providing services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal financial information.

Send written requests to access, correct, amend or delete information to:

- Privacy Officer, Golden Rule Insurance Company, 7440 Woodland Drive, Indianapolis, IN 46278-1719

We may disclose personal financial information to financial institutions which perform services for us. These services may include marketing our products or services or joint marketing of financial products or services.

The Notice of Information Practices, effective November 2010, is provided on behalf of American Medical Security Life Insurance Company; Golden Rule Insurance Company; PacifiCare Life and Health Insurance Company; PacifiCare Life Assurance Company; UnitedHealthcare Insurance Company; All Savers Insurance Company; and All Savers Life Insurance Company of California.

To obtain an authorization to release your personal information to another party, please go to appropriate website listed at the bottom of the page.

CONDITIONAL RECEIPT FOR

THIS FORM LIMITS OUR LIABILITY.

Proposed Insured:

Amount Received:

Date of Receipt:

NO INSURANCE WILL BECOME EFFECTIVE UNLESS ALL FIVE CONDITIONS PRIOR TO COVERAGE ARE MET. NO PERSON IS AUTHORIZED TO ALTER OR WAIVE ANY OF THE FOLLOWING CONDITIONS. YOUR CANCELLED CHECK WILL BE YOUR RECEIPT.

THIS CONDITIONAL RECEIPT DOES NOT CREATE ANY TEMPORARY OR INTERIM INSURANCE AND DOES NOT PROVIDE ANY COVERAGE EXCEPT AS EXPRESSLY PROVIDED IN THE CONDITIONS PRIOR TO COVERAGE.

Chae A. Van Staden

Signature of Secretary

Signature of Agent/Broker

CONDITIONS PRIOR TO COVERAGE (APPLICABLE WITH OR WITHOUT THE CONDITIONAL RECEIPT)

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by Golden Rule Insurance Company (Golden Rule).
2. All medical examinations, if required, have been satisfactorily completed.
3. The persons proposed for insurance must be, on the effective date, not less than a standard risk acceptable to Golden Rule according to its regular underwriting rules and standards for the exact plan and amount of insurance applied for.
4. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date, and any check is honored on first presentation for payment.
5. The policy is: (a) issued by Golden Rule exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

Definitions:

1. "Satisfactorily completed" means that no adverse medical conditions or abnormal findings have been detected which would lead Golden Rule to decline issuing the policy or to issue a specially ridered policy.

Limitation:

If, for any reason, Golden Rule declines to issue a policy or issues a policy other than a standard policy as applied for, Golden Rule shall incur no liability under this receipt except to return any premium amount received. Interest will not be paid on premium refunds.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

If you intend to lapse or otherwise terminate existing insurance and replace it with a new plan from Golden Rule, you should be aware of and seriously consider certain factors that may affect your coverage under the new plan.

1. Full coverage will be provided under the new plan for preexisting health conditions: (a) that are fully disclosed in your application; and (b) for which coverage is not excluded or limited by name or specific description. Other health conditions that you now have may not be immediately or fully covered under the new plan. This could result in a claim for benefits being denied, reduced, or delayed under the new plan, whereas a similar claim might have been payable under your present plan.
2. If after due consideration, you still wish to terminate your present insurance and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history.
3. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of or addition to your present plan. You should be certain that you understand all the relevant factors involved in replacing or adding to your present coverage.
4. Finally, we recommend that you not terminate your present plan until you are certain that your application for the new plan has been accepted by Golden Rule.

A COPY OF YOUR AUTHORIZATION FOR ELECTRONIC FUNDS TRANSFER (EFT)

I (we) hereby authorize Golden Rule to initiate debit entries to the account indicated below. I also authorize the named depository to debit the same to such account.

I agree this authorization will remain in effect until you actually receive written notification of its termination from me.

In Tennessee and Texas, drafts may only be scheduled on 1) the premium due date; or 2) up to 10 days after the due date.

A COPY OF YOUR AUTHORIZATION TO OBTAIN AND DISCLOSE HEALTH INFORMATION

I authorize Golden Rule Insurance Company's Insurance Administration and Claims Departments to obtain health information that they need to underwrite or verify my application for insurance. Any health care provider, pharmacy benefit manager, consumer-reporting agency, MIB, Inc., formerly known as Medical Information Bureau (MIB), or insurance company having any information as to a diagnosis, the treatment, or prognosis of any physical or mental conditions about my family or me is authorized to give it to Golden Rule's Insurance Administration and Claims Departments. This includes information related to substance use or abuse.

I understand any existing or future requests I have made or may make to restrict my protected health information do not and will not apply to this authorization, unless I revoke this authorization.

Golden Rule may release this information about my family or me to the MIB or any member company for the purposes described in Golden Rule's Notice of Information Practices.

I (we) have received Golden Rule's Notice of Information Practices. This authorization shall remain valid for 30 months from the date below.

I (we) understand the following:

- A photocopy of this authorization is as valid as the original;
- I (we) or my (our) authorized representative may obtain a copy of this authorization by writing to Golden Rule;
- I (we) may request revocation of this authorization as described in Golden Rule's Notice of Information Practices;
- Golden Rule may condition enrollment in its health plan or eligibility for benefits on my (our) refusal to sign this authorization;
- The information that is used or disclosed in accordance with this authorization may be redisclosed by the receiving entity and may no longer be protected by federal or state privacy laws regulating health insurers.

I have retained a copy of this authorization.

36228-G-1111

Failure to include all material medical information, correct information regarding the tobacco use of any applicant, or information concerning other health plans may cause the Company to deny a future claim and to void your coverage as though it has never been in force. After you have completed the application and before you sign it, reread it carefully. Be certain that all information has been properly recorded.

**KEEP THIS DOCUMENT.
IT HAS IMPORTANT INFORMATION.**

PERSONAL HEALTH

INSURANCE BUILT WITH YOU IN MIND

Pick Your Doctor and Hospital

Our plans offer one of the nation's largest networks of doctors and hospitals, with nearly 780,000 physicians and other health care professionals and nearly 5,900 hospitals in the U.S.¹

To find or view network providers for any network, visit
➤ www.goldenrule.com and click on [Find A Doctor](#).

Significant Savings to Help YOU.

Quality Care at Significant Savings

Providers in our extensive network agree to lower fees — you can save up to 50% on quality care.²

No Referral Needed

With our health plans, you don't need a referral to see a specialist. See a specialist in our network and benefit from our discounts.

Deductible Credit

Think of it as a reward for being healthy!

When you don't meet your calendar-year network deductible, our plans reward you by lowering next year's deductible out-of-pocket exposure by 20%. After three consecutive years, you have a 50% credit towards your deductible during the fourth year.³

Our Goal is Your Satisfaction

We recognize that your time is valuable. We process more than 94% of all health insurance claims within 12 working days or less.⁴

¹ UnitedHealth Group Annual Form 10-K for year ended 12/31/2012. Available in most areas.

² Discounts vary by provider, geographic area and type of service.

³ Eligibility requirements must be met. Subject to qualified Health Savings Account requirements.

⁴ Actual 2012 results.



OPTIONAL OPTUMHEALTH BANK ACCOUNT

About Your Health Savings Account (HSA)

You will receive your new OptumHealth Bank Health Savings Account Debit MasterCard® and PIN in separate mailings. Once you activate your card, you can use it at:

- Any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard® debit cards.
- Any ATM displaying the MasterCard® brand mark. \$1.50 per transaction OptumHealth Bank fee. In addition, the bank/ATM you use to withdraw funds may charge you its own fee (variable by bank) for the transaction.

You can also access your HSA funds through:

- Online bill payment at www.OptumHealthBank.com
- Checks, if you choose to purchase them.

We have chosen **OptumHealth Bank**, Member FDIC, a leading custodian of health savings accounts (HSA), as our recommended financial institution. OptumHealth Bank will service your account and send information directly to you about your HSA.

HSA deposits are set up on the same payment plan as premiums for Golden Rule health insurance coverage. Lump-sum deposits are also accepted by OptumHealth Bank. OptumHealth Bank will provide online monthly statements detailing your account balance and activity.

If you prefer to have statements mailed to your home, simply notify OptumHealth Bank. You can opt out of electronic statements at www.OptumHealthBank.com, call customer service at (866) 234-8913, or send your request to: P.O. Box 271629, Salt Lake City, UT 84127-1629.

Features of OptumHealth Bank HSA

- Pay bills online.
- Check current balance.
- Make contributions to your HSA online.
- View monthly statements.
- See how much interest has been paid.
- Report the card lost or stolen.
- Set or reset password.
- View frequently asked questions.

Account Information by Phone or Online

With an OptumHealth Bank HSA, your account information is available, day or night, through:

- Toll-free customer service — representatives are available to assist you Monday through Friday, 8 a.m. to 8 p.m. Eastern time, at (866) 234-8913.
- Self-service phone options, 24/7.
- www.OptumHealthBank.com



As an added feature, money market and mutual fund investment options are available.¹ **We encourage you to read the prospectus of each fund carefully before investing and seek the advice of an investment professional you trust.**

If you prefer, you can purchase the qualified health insurance coverage from Golden Rule and set up your savings account with another qualified custodian.

OptumHealth Bank Account Fees

Monthly eAccess Savings Account Maintenance Fee

No Fee - average balance over \$500

\$1 - average balance less than \$500

Monthly Investment Fee

\$3 - balance of \$2,000 required to invest funds

Other Possible Fees

ATM withdrawal

Check order

Non-sufficient funds

Stop payment

All of the fees associated with your account will be provided with your OptumHealth Bank Welcome Kit.

¹ Investments are not FDIC-insured, are not guaranteed by OptumHealth Bank, and may lose value.

HSA

Eligibility — Those covered under a qualified high deductible health plan, and not covered by other health insurance (except for vision or dental or other limited coverage) or not enrolled in Medicare, and who may not be claimed as a dependent on another person's tax return

HSA Contributions — 100% tax-deductible from gross income within specified limits

Qualified Medical Withdrawals — Tax-free

Interest Earned — Tax-deferred; if used for qualified medical expenses, tax-free

Nonmedical Withdrawals — Income tax + penalty tax (20% for those under age 65); income tax only (for age 65 and over)

Death, Disability — Income tax only — no penalty; If the spouse is listed as a beneficiary, the spouse can have the HSA transferred to their name — assume the HSA — no tax issue

Deductible and out-of-pocket maximums may be adjusted annually based on changes in the Consumer Price Index. This is only a brief summary of the applicable federal law. Consult your tax advisor for more details of the law.

HSA Deposit Limits

Maximum Deposit (Tax-Deductible Limit)

2012 \$3,100 for Singles, \$6,250 for Families

2013 \$3,250 for Singles, \$6,450 for Families

Catch-up Individuals aged 55+ may contribute an additional \$1,000 for tax years 2012 & 2013



Health savings accounts (HSA) are individual accounts offered by OptumHealth BankSM, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

OPTIONAL VISION BENEFIT



www.myuhcvision.com/goldenrule

- Find a provider in your area.
- Access your plan information.
- See your claim status, and more.

UnitedHealthcare Vision Benefit Rider

Keep an eye on your family's vision health by adding our Vision Benefit to your health plan. Our diverse vision care network today includes over 34,000 private practice and retail chain providers.* We'll help keep your family seeing clearly, so you can focus on savings!

We're here to help you. Want to know if your eye doctor is in our network already? Use the Provider Locator link on www.myuhcvision.com/goldenrule to find a provider in your area. Once you are covered under a vision plan, you can use the site to access your vision insurance information, see your claim status, find general vision information, and more.

You may use a non-network provider, but by staying in-network you are eligible to receive better discounts:

- Eye exam — \$10 copay – once every 12 months.
- Frames — \$25 copay – once every 24 months.
- Lenses — \$25 copay – once every 12 months.
- Contacts in lieu of glasses — \$25 copay – once every 12 months.

See the Savings Using Our Vision Network

| Service/Material | In-network You Pay | In-network We Pay ¹ | Out-of- network We Pay |
|--|-------------------------|-----------------------------------|------------------------------|
| Eye exam once every 12 months | \$10 copay | 100% | Up to \$40 |
| Frames ² once every 24 months | \$25 copay ³ | 100% | Up to \$45 |
| Single Vision lenses | \$25 copay ³ | 100% | Up to \$40 |
| Bifocal lenses | \$25 copay ³ | 100% | Up to \$60 |
| Trifocal or Lenticular lenses | \$25 copay ³ | 100% | Up to \$80 |
| Contacts ⁴ in lieu of glasses | \$25 copay | 100% | Up to \$105 |

¹ After copay. ² You will receive a \$130 retail frame allowance towards the purchase of any frame at an in-network provider. ³ Purchase frames and lenses at the same time from a Preferred Provider and you pay only one copay. ⁴ Contacts chosen from the Covered Contact Lens Selection at a Preferred Provider. Non-selection lenses will receive an allowance. No copay for non-selection Contact Lenses.

* As of 9/28/12. Network availability may vary by state, and a specific vision care provider's contract status can change at any time. Therefore, before you receive care, it is recommended that you verify with the vision care provider that he or she is still contracted with the network.

Policy Form SA-S-1356R

This product is administered by Spectera, Inc. Additional premium is required. Availability varies by state.

Please see the corresponding health product brochure and important information on the back of this page.

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Covered Expenses

Subject to all policy provisions, the following vision expenses are covered:

- Comprehensive eye examinations. Benefits are limited to 1 exam per 12 months.
- Prescription eyewear. Benefits are limited to 1 pair of prescription single vision lenses per 12 months and 1 pair of frames per 24 months:
 - Spectacle lenses as prescribed by an ophthalmologist or optometrist; frames and their fitting and subsequent adjustments to maintain comfort and efficiency; or
 - Elective contact lenses that are in lieu of prescription spectacle lenses and frames; and
 - Medically necessary contact lenses and professional services when prescribed or received following cataract surgery or to correct extreme visual acuity problems that cannot be corrected with spectacle lenses.

Please Note: This vision benefit program is designed to cover vision needs rather than cosmetic extras. Cosmetic extras include: blended lenses, oversize lenses, photochromic lenses, tinted lenses except pink #1 or #2, progressive multifocal lenses, coating of a lens or lenses, laminating of a lens or lenses, frames that cost more than the plan allowance, cosmetic lenses, optional cosmetic processes, and UV (ultraviolet) protected lenses.

If you or your covered dependent select a cosmetic extra, the plan will pay the medically necessary costs of the allowed lenses and you or your covered dependent will be responsible for the additional cost of the cosmetic extra.

Definitions

- **Comprehensive eye examination** means an examination by an ophthalmologist or optometrist to determine the health of the eye, including glaucoma tests and refractive examinations to measure the eye for corrective lenses.
- **Medically necessary** means a comprehensive eye examination or prescription eyewear that is necessary and appropriate to determine the health of the eye or correct visual acuity. This determination will be made by us based on our consultation with an appropriate licensed ophthalmologist or optometrist. A comprehensive eye examination or prescription eyewear will not be considered medically necessary if: (A) it is provided only as a convenience to the covered person or provider; (B) it is not appropriate for the covered person's diagnosis or symptoms; or (C) it exceeds (in scope, duration, or intensity) that level of care that is needed to provide safe, adequate, and appropriate diagnosis or treatment to the covered person.
- **Vision benefit preferred provider** is an ophthalmologist or optometrist who has contracted with the vision benefit network and is licensed and otherwise qualified to practice vision care and/or provide vision care materials.
- **Vision benefit non-preferred provider** is any ophthalmologist, optometrist, optician, or other licensed and qualified vision care provider who has not contracted with the vision benefit network to provide vision care services and/or vision care materials.

List of CO Counties with No Participating UHC Vision Providers

Archuleta, Baca, Bent, Chaffee, Cheyenne, Clear Creek, Conejos, Costilla, Crowley, Custer, Dolores, Gilpin, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Kiowa, Kit Carson, Lake, Mineral, Moffat, Ouray, Park, Phillips, Pitkin, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Sedgwick, Summit, Teller, Washington, and Yuma.

Exclusions and Limitations:

No benefits are payable for the following vision expenses:

- Orthoptics or vision therapy training and any associated supplemental testing;
- Plano lenses (a lens with no prescription on it);
- Replacement of lenses and frames furnished under this plan which are lost or broken except at the normal intervals when services are otherwise available;
- Medical or surgical treatment of the eyes;
- Any eye examination or any corrective eyewear, required by an employer as a condition of employment;
- Corrective vision treatment of an experimental or investigative nature;
- Corrective surgical procedures such as, but not limited to, Radial Keratotomy (RK) and Photo-refractive Keratectomy (PRK);
- Elective contact lenses if prescription spectacle lenses and frames are received in any 12 month period;
- Prescription spectacle lenses and frames if elective contact lenses are received in any 24 month period;
- Eyewear except prescription eyewear;
- Charges that exceed the allowance amount; and
- Services or treatments that are already excluded in the General Exclusions and Limitations section of the certificate or policy.

Discounts on Laser Eye Surgery

An alliance with the Laser Vision Network of America allows our policyholders access to substantial discounts on laser eye surgery procedures from highly reputable providers throughout the U.S.

Laser eye surgery is a non-covered expense.

How the Vision Program Works — Important Coverage Information

Your out-of-pocket expenses — what you'll owe for vision services — will vary depending on the type of provider you use:

- A) **NETWORK** vision providers — after your copay, they agree to accept the plan payment as full reimbursement for covered expenses. Check our online list of providers. They are categorized in two ways:
 - a. Exam and Dispense — are contracted to provide eye exams and dispense glasses at discounted rates.
 - b. Exam Only — are contracted to provide exams ONLY at discounted rates.
- B) **OUT-OF-NETWORK** vision providers — you must pay out-of-network providers in full at time of service. Then you submit itemized copies of receipts and request reimbursement from UnitedHealthcare Vision Claims department. **Your out-of-pocket costs may be higher with an out-of-network provider.**