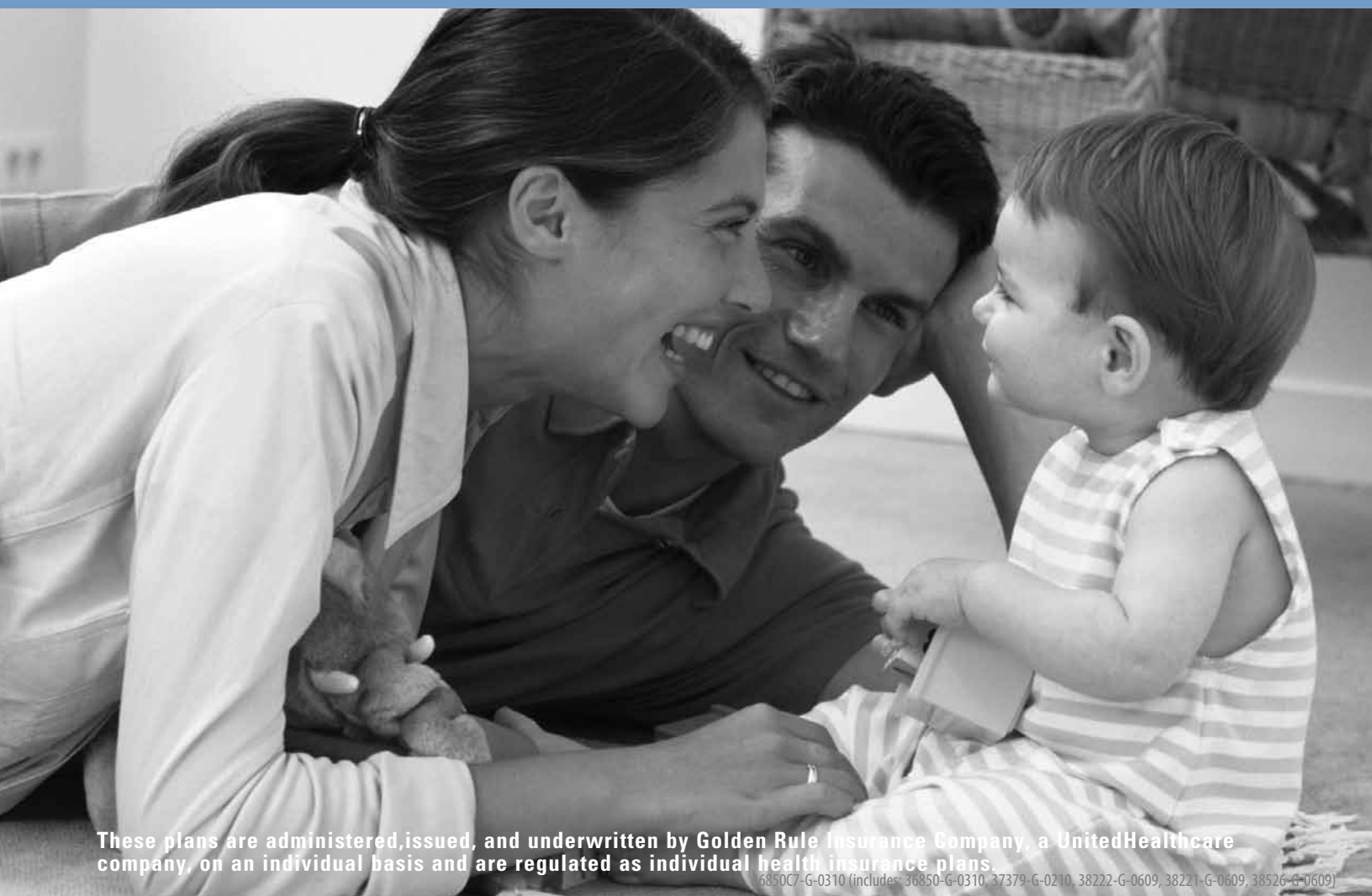


New Mexico

Health Plans

For Individuals and Families

Policy Forms GRI-N-21M-30 and GRI-N-21S-30



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.

6850C7-G-0310 (includes: 36850-G-0310, 37379-G-0210, 38222-G-0609, 38221-G-0609, 38526-G-0609)

Copay Plans



Convenient Doctor Office Copay Benefits

Copay plans are more like traditional employer plans with a copayment for routine health care expenses. When you use a Preferred Network doctor for an office visit, we pay 100% of history and exam fees after a \$25 copay with Copay SelectSM. Office visit expenses outside your network are not eligible for copay benefits.

Adult and Child Preventive Care Included

- Preventive Care office visits are covered the same as other doctor office visits — with copay benefits.

Prescription Drug Card Benefits

- Generic drugs — \$15 copay
- Name-Brand drugs — \$100 per person, per calendar year deductible, then:
 - \$30 Copay for preferred* brands
 - \$60 Copay for non-preferred brands

Comprehensive Coverage for Inpatient and Outpatient Medical Expenses

- Up to \$3 million lifetime maximum benefit per covered person
- Covered inpatient and outpatient expenses are reimbursed at 80% once the deductible has been met

Copay SaverSM

The Copay SaverSM plan provides the convenience of copays for doctor office visits (limited to 2 visits per person, per calendar year) for a lower monthly premium.

Who might benefit most from a Copay SelectSM plan?

- Anyone who prefers the convenience of copay benefits for routine health care expenses.
- Families with young children who have regularly scheduled doctor office visits.
- Adults who want copay benefits for preventive care and prescription drugs.

* We have a preferred drug list, which changes periodically.

Benefit Highlights:
Copay SelectSM
Copay SaverSM
Design Basics

Calendar-Year Deductible Choices
(maximum 2 per family, per calendar year)

You pay: \$500, \$1,000, \$1,500, or \$2,500

You pay: \$2,500

Coinsurance After Deductible
(per covered person, per calendar year)

You pay: 20% to \$2,000
We pay: 80% to \$8,000 then 100%

You pay: 20% to \$3,000
We pay: 80% to \$12,000 then 100%

Lifetime Maximum Benefit
(per covered person)

\$3 million

\$3 million

Initial Rate Guarantee
(subject to benefit and address changes)

12 months

12 months

We pay the percentages below AFTER you pay the deductible unless otherwise indicated.

Wellness/Preventive Care Benefits

Adult Preventive Care/Well Child Care

For history and exam: \$25 Copay, then 100%
(not subject to the deductible)

Not Covered

Mammography, Pap Smear,
and PSA Testing

For other services performed in or out of
doctor's office, including, but not limited to,
X-ray and Lab, subject to the deductible,
then 80%

80%

Childhood Immunizations

80%

80%

Outpatient Expense Benefits

Doctor Office Visit

For history and exam: \$25 Copay, then 100%
(not subject to the deductible)

For history and exam: \$35 Copay, then 100%
(maximum 2 visits per person, per year)
Other services: Not Covered

Outpatient X-ray and Lab
(performed in the doctor's office or elsewhere)

80%

80% if performed within 14 days
of surgery or confinement

Outpatient Prescription Drugs

Generic: \$15 Copay
Name-Brand: \$100 per person, calendar year
deductible — then \$30 Copay for preferred,
\$60 Copay for non-preferred
(If Generic is available, Name-Brand
reimbursed at Generic price)

Generic: \$15 Copay
Name-Brand: Not Covered

Surgeon, Assistant Surgeon,
and Facility Fees

80%

80%

Hemodialysis, Radiation,
Chemotherapy, and Organ
Transplant Drugs

80%

80%

CAT Scans, MRIs

80%

80%

Emergency Room Fees

80% — additional \$100 Copay
for illness if not admitted

80% — additional
\$500 Copay if not admitted

Other Outpatient Expenses

80%

See page 10

Inpatient Expense Benefits

Room and Board, Intensive Care Unit,
Operating Room, Recovery Room,
and Professional Fees of Doctors,
Surgeons, Nurses

80%

80%

Other Inpatient Services

80%

80%

Optional Benefits —
For a complete list, see page 8.

- Supplemental Accident Benefit
- Term Life Benefit

- Preventive Care Benefits Package (Copay Saver only)

This chart only summarizes standard covered expenses, exclusions, and limitations of each plan. To be considered for reimbursement, expenses must qualify as covered expenses. Expenses are also subject to reasonable and customary limits unless you use a network. We recommend review of the more detailed plan information on pages 9-13.

Health Savings Account (HSA) Plans



HSA Plans Offer Quality Coverage, Savings

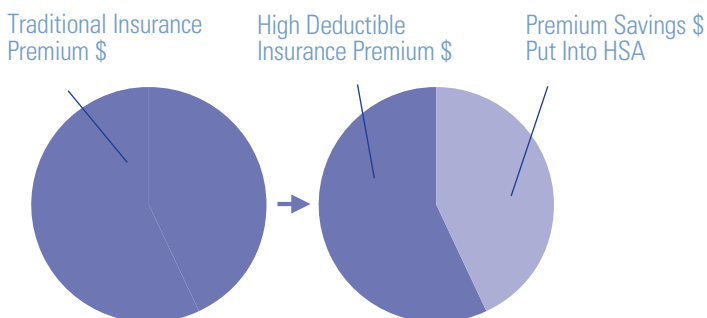
HSA Plans simply combine a lower cost, high deductible health insurance plan and a tax-favored savings account.

Lower Premiums, Tax-Advantaged Savings, and an Attractive Interest Rate*

High deductible plans typically cost a lot less than many copay or traditional plans, which means lower premiums for you. You can then take the premium savings and place it into your health savings account.

- You get a tax deduction on the money you put in your HSA.
- Your dollars can grow tax-deferred.
- You spend the savings tax-free to help pay your deductible or for qualified medical care (including prescriptions, vision, or dental care).
- What you don't use in your account will continue to accumulate year after year. Then, if you ever need it for health care expenses, the money will be there.
- At Golden Rule, you'll also earn interest on your savings, beginning with the first dollar deposited.

Bottom line — HSAs can help make health insurance more affordable.



Who might benefit most from a Health Savings Account plan?

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

* See HSA Insert for important information.

Benefit Highlights:
HSA 100®
HSA Saver®
Design Basics

Calendar-Year Deductible Choices
(one per family)

See HSA Insert

See HSA Insert

Coinsurance After Deductible

You pay: Nothing
We pay: 100%

You pay: Nothing
We pay: 100%

Lifetime Maximum Benefit
(per covered person)

\$3 million

\$3 million

Initial Rate Guarantee

12 months

12 months

(subject to benefit and address changes)

We pay the percentages below AFTER you pay the deductible unless otherwise indicated.

Wellness/Preventive Care Benefits

Adult Preventive Care (Includes office visits and lab/X-ray combined, up to \$500 annually for each person age 19 or older, subject to a 3-month waiting period)

100%

Not Covered

Mammography, Pap Smear, and PSA Testing

100%

100%

Childhood Immunizations

100%

100%

Outpatient Expense Benefits

Doctor Office Visit Fees

100%

Not Covered

Outpatient X-ray and Lab

100%

100% if performed within 14 days
of surgery or confinement

(performed in the doctor's office or elsewhere)

Outpatient Prescription Drugs

100%
Preferred Price Card Included

Not Covered
Discount Card Included

Surgeon, Assistant Surgeon, and Facility Fees

100%

100%

Hemodialysis, Radiation, Chemotherapy,
and Organ Transplant Drugs

100%

100%

CAT Scans, MRIs

100%

100%

Emergency Room Fees

100%

100% if admitted; if not admitted —
limited to \$250/person/year

Other Outpatient Expenses

100%

See page 10 for details

Inpatient Expense Benefits

Room and Board, Intensive Care Unit,
Operating Room, Recovery Room,
and Professional Fees of Doctors,
Surgeons, Nurses

100%

100%

Other Inpatient Services

100%

100%

Optional Benefits —
For a complete list, see page 8.

- Preventive Care Benefits Package
- HSA Hospital Indemnity Rider

- Term Life Benefit

This chart only summarizes standard covered expenses, exclusions, and limitations of each plan. To be considered for reimbursement, expenses must qualify as covered expenses. Expenses are also subject to reasonable and customary limits unless you use a network. We recommend review of the more detailed plan information on pages 9-13.

Health Savings Account Options

Health Savings Account Debit MasterCard®



Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans.

About Your HSA

We have chosen **OptumHealth Bank**, a leading administrator of health savings accounts (HSA), as our financial institution. Your HSA funds are deposited at OptumHealth Bank in a custodial account. OptumHealth Bank, Member FDIC, will service your account and send information directly to you about your HSA.

You will receive your new Health Savings Account CardSM 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 *OptumHealthBank.com*
- Checks, if you choose to purchase them.

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; however, you must continue to deposit the \$25 monthly minimum with your premium payment. 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 its Web site (*OptumHealthBank.com*), call customer service to do so, or send your request to P.O. Box 271629, Salt Lake City, UT 84127-1629.

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 7 p.m. Eastern time, at 1-866-234-8913.
- Interactive voice response for self-service, 24/7.
- *OptumHealthBank.com*

You can:

- Make contributions to your HSA.
- Pay bills online.
- Check current balance.
- See how much interest has been paid.
- Transfer funds.
- Check last five (5) account transactions (deposits and/or withdrawals).
- Activate the Health Savings Account card.
- Report the card lost or stolen.
- Set or reset password.
- View frequently asked questions.
- View monthly statements.

OptumHealthBankSM

HSA Management by OptumHealth Bank

HSA Balance Between	Annual Percentage Yield (APY)*	Access to Funds	Monthly Maintenance	Minimum Monthly Deposit
\$ 0.00 - \$ 499.99	0.10%	Health Savings Account card	\$3**	\$25
\$ 500.00 - \$ 999.99	0.10%			
\$ 1,000.00 - \$ 1,999.99	0.70%			
\$ 2,000.00 - \$ 4,999.99	1.00%			
\$ 5,000.00 - \$14,999.99	1.50%			
\$15,000.00 - Unlimited	2.25%			

*As of 2/1/10, subject to change at any time.

**The \$3 monthly maintenance fee is waived when the Average Balance exceeds \$5,000.

Deductible, Coinsurance, and Monthly Health Savings Account (HSA) Deposit Options

Single

Deductible	2009 \$1,150	2010 \$1,200	\$1,900	\$2,900	\$3,500	\$5,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of- pocket Maximum	\$1,150 or \$1,200	\$1,900	\$2,900	\$3,500	\$5,000	
Maximum deposit (tax- deductible limit)	2010		\$3,050			
	Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2010 and after			

Family

Deductible	2009 \$2,300	2010 \$2,400	\$3,850	\$5,800	\$7,500	\$10,000
Amount of Coinsurance after Deductible	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%	\$0 You pay 0% We pay 100%
Your Out-of- pocket Maximum	\$2,300 or \$2,400	\$3,850	\$5,800	\$7,500	\$10,000	
Maximum deposit (tax- deductible limit)	2010		\$6,150			
	Catch-up		Individuals aged 55+ may contribute an additional \$1,000 for tax year 2010 and after			

Who is responsible for my HSA?

As custodian, OptumHealth Bank is responsible for your HSA funds. OptumHealth Bank's deposits are insured by the Federal Deposit Insurance Corporation (FDIC).

Please be aware that the money market and mutual fund investment options are NOT guaranteed by OptumHealth Bank, are NOT FDIC-insured, and may lose value. **We encourage you to read the prospectus of each fund carefully before investing and seek the advice of an investment professional you trust.**

You will receive a Health Savings Account card from OptumHealth Bank shortly after your qualified medical coverage becomes effective. **HSA withdrawals** can be made by simply using your Health Savings Account card at any point-of-service location (such as a doctor's office or pharmacy) that accepts MasterCard® debit cards.

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

Health Savings Accounts (HSA) — Summary of the Law

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 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

Qualified Medical Withdrawals — Tax-free

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

Nonmedical Withdrawals — Income tax + 10% penalty tax (under age 65); income tax only (for age 65 and over)

Death, Disability — Income tax only — no penalty

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.

Optional Insurance Benefit: HSA Hospital Indemnity Rider

The optional HSA Hospital Indemnity Rider is designed to help protect against major hospitalization expenses during the early months of coverage while cash accumulates in your savings account.

The HSA Hospital Indemnity Rider provides a lump-sum cash benefit on the third day of hospital confinement. This money can be used to help pay your deductible or for any other purpose.

The cash benefit amount depends on your deductible amount and decreases over time (see table).

The optional rider pays once, regardless of the number of hospitalizations, and there are no benefits under this rider if the hospitalization would not have been covered by the medical coverage. In addition, you only pay the premium amount once.

Note: HSA Hospital Indemnity Rider is not available for plans with \$1,150 (single) or \$2,300 (family) deductibles for 2009.

The rider does not change, waive, or extend any part of the policy/certificate other than as set forth above. Please see the attached brochure for complete details regarding applicable exclusions and limitations.

Hospital Indemnity Rider Cash Benefit

Month	Single Benefit	Family Benefit
1	\$1,500	\$3,200
2	\$1,400	\$2,950
3	\$1,250	\$2,700
4	\$1,150	\$2,450
5	\$1,050	\$2,225
6	\$950	\$2,000
7	\$850	\$1,775
8	\$750	\$1,550
9	\$675	\$1,325
10	\$600	\$1,125
11	\$525	\$925
12	\$450	\$725
13	\$400	\$550
14	\$350	\$400
15	\$300	\$250
16	-\$0-	-\$0-
One-Time Premium Amount For This Option	\$40	\$150

High Deductible Plans



Lower Premiums

With high deductible plans, you're keeping more of your money and taking responsibility for covering minor or routine health care expenses — if they come up. The higher the deductible, the lower your premiums.

Saver 80SM is our lowest premium plan. This plan provides coverage for hospital confinements, surgical procedures in or out of the hospital, and the more costly outpatient expenses, such as CAT scans and MRIs.

Simple to Use

Golden Rule's top-selling high deductible plan — Plan 100[®] — pays 100% of covered expenses once you meet your calendar-year deductible. Your benefits are not complicated with multiple copays or coinsurance.

Comprehensive Coverage

- Up to \$3 million lifetime maximum benefit per covered person
- Up to \$500 annually for adult preventive care (see page 7 for details)
- Add optional benefits to increase coverage (see page 8 for details)

Who might benefit most from a high deductible plan?

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

Benefit Highlights:
Design Basics

	Plan 100®	Plan 80 SM	Saver 80 SM
Calendar-Year Deductible Choices (maximum 2 per family, per calendar year)	You pay: \$2,500, \$3,500 or \$5,000	You pay: \$2,500, \$3,500 or \$5,000	You pay: \$500, \$1,000, \$1,500 \$2,500, \$3,500, or \$5,000
Coinsurance After Deductible (per covered person, per calendar year)	You pay: Nothing We pay: 100%	You pay: 20% to \$3,000 We pay: 80% to \$12,000 then 100%	You pay: 20% to \$3,000 We pay: 80% to \$12,000 then 100%
Lifetime Maximum Benefit (per covered person)	\$3 million	\$3 million	\$3 million
Initial Rate Guarantee (subject to benefit and address changes)	12 months	12 months	12 months

We pay the percentages below AFTER you pay the deductible unless otherwise indicated.

Wellness/Preventive Care Benefits

Adult Preventive Care (Includes office visits and lab/X-ray combined, up to \$500 annually for each person, subject to a 3-month waiting period)	100%	80%	Not Covered
Mammography, Pap Smear, and PSA Testing	100%	80%	80%
Childhood Immunizations	100%	80%	80%

Outpatient Expense Benefits

Doctor Office Visit Fees	100%	80%	Not Covered
Outpatient X-ray and Lab	100%	80%	80% if performed within 14 days of surgery or confinement
Outpatient Prescription Drugs	100% Preferred Price Card Included	80% Preferred Price Card Included	Not Covered — Discount Card Included
Surgeon, Assistant Surgeon, and Facility Fees	100%	80%	80%
Hemodialysis, Radiation, Chemotherapy, and Organ Transplant Drugs	100%	80%	80%
CAT Scans, MRIs	100%	80%	80%
Emergency Room Fees	100% — additional \$100 Copay for illness if not admitted	80% — additional \$100 Copay for illness if not admitted	80% — additional \$500 Copay if not admitted
Other Outpatient Expenses	100%	80%	See page 10 for details

Inpatient Expense Benefits

Room and Board, Intensive Care Unit, Operating Room, Recovery Room, and Professional Fees of Doctors, Surgeons, Nurses	100%	80%	80%
Other Inpatient Services	100%	80%	80%

Optional Benefits —
For a complete list, see page 8.

- Preventive Care Benefits Package
- Supplemental Accident Benefit

- Term Life Benefit
- Prescription Drug Card (Not with Saver 80SM)

This chart only summarizes standard covered expenses, exclusions, and limitations of each plan. To be considered for reimbursement, expenses must qualify as covered expenses. Expenses are also subject to reasonable and customary limits unless you use a network. We recommend review of the more detailed plan information on pages 9-13.

Optional Benefits

Further customize your health insurance coverage to meet your specific needs. Additional premium required.

Plan Enhancements

Preventive Care

This option is not available with Copay SelectSM Plan.

This option is available with our Preferred Network health insurance plans. If elected, this option replaces preventive care benefits otherwise included within the plan. This package waives the deductible and provides 100% for the following covered expenses:

Routine well child care visits through age 18

100% in network for covered services; deductible does not apply

Childhood immunizations

100% in network; deductible does not apply

Mammogram, Pap smear, and PSA test

100% in network for one of each test per calendar year; deductible does not apply

Adult preventive care age 19 and older

\$35 copay, then 100% in network — limited to \$300 per calendar year

Prescription Drug* Card Benefit

This option is available with Plan 100[®] and Plan 80SM.

With this benefit, you can purchase:

- Generic: \$20 copay
- Brand: \$50 copay

(Brand copay is after a \$250 per-person, calendar-year deductible. If you purchase name-brand when generic is available, you pay your generic copay plus the additional cost above the generic price.)

Optional Benefits

Supplemental Accident Benefit

This option is not available with HSA Plans. This benefit provides up-front coverage for unexpected injuries and is limited to \$500 of first-dollar coverage per injury per person for treatment of an injury within 90 days of an accident.

HSA Hospital Indemnity

This option is available with HSA 100[®] and HSA SaverSM.

HSA Hospital Indemnity Rider is designed to help protect against major hospitalization expenses during the early months of coverage while cash accumulates in your savings account.

Note: HSA Hospital Indemnity Rider is not available for plans with \$1,200 (single) or \$2,400 (family) deductibles.

Hospital Indemnity Rider Cash Benefit

Month	Single Benefit	Family Benefit
1	\$1,500	\$3,200
2	\$1,400	\$2,950
3	\$1,250	\$2,700
4	\$1,150	\$2,450
5	\$1,050	\$2,225
6	\$950	\$2,000
7	\$850	\$1,775
8	\$750	\$1,550
9	\$675	\$1,325
10	\$600	\$1,125
11	\$525	\$925
12	\$450	\$725
13	\$400	\$550
14	\$350	\$400
15	\$300	\$250
16	-\$0-	-\$0-
One-Time Premium Amount For This Option	\$40	\$150

*We have a preferred drug list, which changes periodically. Status for a prescription drug may be determined by accessing your prescription drug benefits via our Web site or by calling the telephone number on your identification card.

Optional Enhanced Term Life Benefit and Accidental Death Benefit

Personalize Your Coverage



You've made the decision to help protect your family's health by seeking insurance; shouldn't you consider helping protect their financial future too?

Term life insurance may be an ideal benefit to make sure you provide for your loved ones' future.

Consider your current financial picture and ask, "Without a term life insurance benefit paid to my loved ones upon my death, would they be able to:

- Pay for funeral expenses?
- Pay the mortgage or other debts?
- Save for college or retire comfortably?"

Remember to select this option as you apply for health coverage.

Enhanced Term Life Benefit

You may choose an optional term life insurance benefit for you and/or a 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
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Accidental Death Benefit

This benefit provides \$50,000 in coverage in the event of an accidental death for you and/or your spouse if your spouse 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.

Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans marketed under the UnitedHealthOne brand.

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Policy Forms SA-S-1366R; SA-S-1366R-24; SA-S-1366R-32; SA-S-1366R-35; SA-S-1366R-42; SA-S-1366R-45; SA-S-1367R; SA-S-1367R-24; SA-S-1367R-32; SA-S-1367R-35; SA-S-1367R-45

Additional premium is required. Availability varies by state. Exclusions for suicide, military service, and certain hazardous activities apply. Please see the corresponding health product brochure. Enhanced Term Life Benefit replaces any term life benefit in the corresponding health product brochure.

UnitedHealthOne 

Optional Dental Benefits

Personalize Your Coverage



UnitedHealthOne is a brand name used for products underwritten by Golden Rule Insurance Company. This product is administered by Dental Benefit Providers, Inc.

Additional premium required. Availability varies by state. Please see the corresponding health product brochure.

Policy Form SAS-1374, -05, -06, -10, -35, -40, and -42

Something to Smile About.

Keeping your smile beautiful doesn't have to be expensive. You can now upgrade your health plan with an optional dental benefit that can help keep you smiling brightly. UnitedHealthcare's extensive network of dental care providers can offer you significant savings.

UnitedHealthcare Dental Benefit Rider — Two Options to Choose From

UnitedHealthcare Dental PremierSM Benefit Rider

- Best option if your dentist is **not** in our network.
Visit www.myuhcdental.com/goldenrule for a list of dentists.
- Pays more than *Dental Value* for care from non-network dentists.

UnitedHealthcare Dental ValueSM Benefit Rider (not available in all areas)

- Best option if you use a network dentist.
Visit www.myuhcdental.com/goldenrule for a list of dentists.
- Lowest premiums.

With both of our options, you can take advantage of:

- Preventive care covered at 100% with NO deductible or waiting period.
- Access to an extensive network that today has over 73,000 dentists!
- Two options with the flexibility of using in- and out-of-network dentists.
- A \$50 calendar-year deductible per person (limited to 3 individual \$50 deductibles per family for Basic Services and Major Services). Then we pay 80% for Basic Services and 50% for Major Services.*
- A calendar-year maximum benefit of \$1,000 per covered person.

*Six-month waiting period for Basic Services. Twelve-month waiting period for Major Services.



We're here to help you.

Use www.myuhcdental.com/goldenrule to find a dentist in your area, access your plan information, see your claim status, find general dental information, and more. You also can call customer service anytime toll-free at (866) 877-6187 and speak to a dental specialist for fast, knowledgeable service.

With Dental Coverage From UnitedHealthcare — You Have the Advantage.

With a UnitedHealthcare dental rider, your family has access to over 73,000 network dentists. The result can be significant discounts on quality care, and you never file a claim form. A healthy smile can be easier than you thought.

Preventive services have no waiting period and include routine dental exams, routine X-rays, cleaning, fluoride treatment, sealants, and space maintainers.

Basic services have a 6-month waiting period and include dental exams, X-rays, routine extractions, treatment to ease dental pain, and simple fillings.

Major services have a 12-month waiting period and include treatment for diseases of the pulp (including root canals), bone and other tissues supporting the teeth, crowns, inlays, onlays, veneers, bridges, dentures, and oral surgery for impactions.

UnitedHealthcare Dental Network Savings Examples (as of May 2008)

	Procedure (ADA Code)	Dentists' Retail Charge	Both Options In-network You Pay	Dental Premier Out-of-network You Pay	Dental Value Out-of-network You Pay
Preventive	Adult Prophylaxis (D1110)	\$ 75.00	\$0	\$ 4.00	\$ 28.00
	Child Prophylaxis (D1120)	\$ 88.00	\$0	\$ 33.00	\$ 53.00
	Child Topical Application of Fluoride (D1203)	\$ 49.50	\$0	\$ 14.50	\$ 30.50
Basic	Amalgam One Surface, Primary or Permanent (D2140)	\$ 140.00	\$ 13.20	\$ 32.00	\$ 87.20
	Resin-Based Composite, One Surface Anterior (D2330)	\$ 150.00	\$ 16.00	\$ 39.60	\$ 86.00
	Resin-Based Composite, One Surface Posterior (D2391)	\$ 160.00	\$ 18.40	\$ 40.80	\$ 86.40
Major	Molar Root Canal (D3330)	\$985.00	\$335.00	\$502.50	\$650.00
	Removal of Impacted Tooth, Soft Tissue (D7220)	\$300.00	\$ 84.50	\$ 160.00	\$ 215.50

- Utilizing network dentists reduces costs under **both options** because these dentists have agreed to lower fees (network negotiated rate) for covered expenses.
- If you use an out-of-network dentist, **Dental Premier** pays benefits based on the reasonable and customary charge.
- If you use an out-of-network dentist, **Dental Value** pays benefits based on the network negotiated rate — which is usually less than the reasonable and customary charge.
- After benefits have been paid under the policy, an out-of-network dentist can bill a patient for any remaining amount up to the billed charge.

Fees in examples are based on national averages and network coverage for ZIP Code 432XX. This chart assumes \$50 deductible has been satisfied.

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.

Covered Expenses

Subject to all policy provisions, the following dental expenses are covered.

- Oral evaluations — two per calendar year.
- Routine cleaning — two per calendar year.
- Fluoride treatment, covered person under age 16 — two per calendar year.
- Routine X-rays — once per calendar year.
- Simple (nonsurgical) extractions.
- Amalgam fillings and direct resin fillings.
- Stainless steel crowns on primary teeth.
- Space maintainers for premature loss of primary teeth, under age 16.
- Repair of dental work but not within 6 months of the initial placement and not more than once in any 12-month period.
- Root canals and pulpotomies on primary teeth.
- Treatment for disease of the gums and bone-supporting teeth — two per calendar year.
- Inlays, onlays, or veneers limited to one time per 60 consecutive months.

- First installation of bridgework to replace one or more lost functioning natural teeth.
- Full or partial dentures or overdentures, payable once every 5 years.
- Oral surgery, including surgical extractions and removal of impacted teeth.
- Sealants — once per first or second permanent molar every 36 months, under age 16.

Definitions

- Preventive services have no waiting period and include routine dental exams, routine X-rays, cleaning, fluoride treatment, sealants, and space maintainers.
- Basic services have a 6-month waiting period and include dental exams, X-rays, routine extractions, treatment to ease dental pain, and simple fillings.
- Major services have a 12-month waiting period and include treatment for diseases of the pulp (including root canals), bone and other tissues supporting the teeth, crowns, inlays, onlays, veneers, bridges, dentures, and oral surgery for impactions.

Exclusions

No benefits are payable for dental expenses which:

- Are for orthodontia; braces.
- Are for dental implants.
- Are for oral surgery, except as expressly provided for under the rider.
- Result from intoxication, as defined by applicable state law in the state where the illness or injury occurred, or under the influence of illegal narcotics or controlled substance unless administered or prescribed by a doctor.
- Are in relation to, or incurred in conjunction with, investigational treatment.
- Are for jaw/joint problems or malposition of jaw bones.
- Are for mouthguards; duplicate dentures; harmful habit appliances; replacement of lost or stolen appliances; sleep disorder appliance; and gold foil restorations.
- 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 for cosmetic dentistry.
- Are for replacement of dental work which can be repaired or restored to natural function.
- Are for hospital or other facility charges and related anesthesia charges, except if expressly provided for under the policy.
- Result from war, intentionally self-inflicted bodily harm (whether sane or insane), or participation in a felony (whether or not charged).

- Are provided by a family member or by someone who ordinarily resides with you or your covered dependent.
- Are received outside of the United States, except for a dental emergency.
- Are for changing vertical dimension, restoring occlusion, bite analysis, or congenital malformation.
- Are for setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
- Are for initial placement of dentures or bridges to replace functional natural teeth that are congenitally missing or lost before the rider is in effect.
- Are for acupuncture, acupressure, and other forms of alternative treatment.
- Are for any dental services for which benefits are payable under a medical policy issued by us.

EXCLUSION ON CHARGES IN EXCESS OF REASONABLE AND CUSTOMARY:

Charges in excess of reasonable and customary will not qualify as a covered expense under the rider. This only applies to Dental Premier.

Dental Claims: Mail to Claims Unit, P.O. Box 30567 Salt Lake City, UT 84130-0567

List of CO Counties with No Participating UHC Dental Providers

Archuleta, Baca, Bent, Cheyenne, Crowley, Custer, Dolores, Eagle, Elbert, Gilpin, Grand, Gunnison, Hinsdale, Jackson, Kiowa, Lake, Mineral, Moffat, Ouray, Park, Phillips, Pitkin, Rio Blanco, Saguache, San Juan, San Miguel, Sedgwick, Teller, Yuma

Optional Vision Benefit

Personalize Your Coverage



Keep an eye on your family's vision health by adding our optional Vision Benefit rider to your health plan today. Our extensive vision care network includes – 24,000 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.

Use www.myuhcvision.com/goldenrule to find a provider in your area, access your plan information, see your claim status, find general vision information, and more.

UnitedHealthcare Vision Benefit Rider

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 how you can save by 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 ³ once every 24 months	\$ 25 copay ²	100% ²	Up to \$ 45
Single Vision lenses	\$ 25 copay ²	100%	Up to \$ 40
Bifocal lenses	\$ 25 copay ²	100%	Up to \$ 60
Trifocal or Lenticular lenses	\$ 25 copay ²	100%	Up to \$ 80
Contacts ⁴ in lieu of glasses	\$ 25 copay	100% ³	Up to \$105

¹ After copay.

² Purchase frames and lenses at the same time from a Preferred Provider and you pay only one copay.

³ Frames chosen from the Covered Frames Selection at a Preferred Provider. For non-selection Frames, there is an allowance of \$50 wholesale or \$130 retail, depending on type of Preferred Provider. No copay with non-selection Frames.

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.

*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

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UnitedHealthcareOne 

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.

How the Vision Program Works

Copayment, deductible amounts and coinsurance may differ when services are rendered and billed directly by a:

- A. Vision benefit preferred provider; or
- B. Vision benefit non-preferred provider.

We have a contract with a vision benefit network. Vision benefit preferred providers agree to discount their service fees. You or your covered dependents pay any applicable copayments, deductible amount or coinsurance. Vision benefit preferred providers then agree to accept our benefit payment as payment in full for covered expenses.

We do not have a contract with vision benefit non-preferred providers. You or your covered dependent must pay any applicable copayments, deductible amount or coinsurance. After satisfaction of applicable copayments, deductible amount or coinsurance benefits are limited up to the applicable allowance amount.

When the amount of actual charges exceeds the allowance amount, the vision benefit non-network providers may bill you or your covered dependent for the excess amount.

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.

List of CO Counties with No Participating UHC Vision Providers

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

Covered Expenses

Subject to all policy provisions, the following expenses are covered.

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

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 (subject to an additional \$100 copay each time the emergency room is used for an illness not resulting in confinement — does not apply to HSA Plans).
- Surgery at an outpatient surgical center.
- 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 the nearest hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities at the site of emergency.
- 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.
- Treatment of TMJ disorders (see limitations on page 12).
- Cost and administration of anesthetic, oxygen, and other gases.
- Radiation therapy or chemotherapy.
- Prescription drugs. We have a preferred drug list which changes periodically.
- Hemodialysis, processing, and administration of blood and components.
- Mammography, Pap smear, and PSA test fees.

- Artificial eyes, larynx, breast prosthesis, or basic artificial limbs (but not replacements).
- Diabetes equipment and supplies, including medically necessary podiatric appliances and new or improved equipment, prescription drugs, insulin, or supplies approved by the FDA.
- Diabetes self-management training, education, and medical nutrition therapy.
- Routine patient care costs for Phase II, III, or IV cancer clinical trials.
- One human papillomavirus screening every 3 years for females ages 30 years and older.
- Early intervention services for children from birth to 48 months of age, up to a maximum benefit of \$3,500 per calendar year.

Preventive Care Expense Benefits

- See pages 3, 5, and 7 for coverage details.

For information on additional Plan provisions, including Transplant Expense Benefit, Notification Requirements, Preexisting Conditions, General Exclusions, General Limitations, and Other Plan Provisions, read pages 11-13.

*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.

Saver Plans — Copay SaverSM, HSA Saver[®], and 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, or breast 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 the nearest hospital for necessary emergency care. Air ambulance, within U.S., if requested by police or medical authorities at the site of the emergency.

Outpatient Expense Benefits

- Charges for outpatient surgery, including the fee made by an outpatient surgical facility, the primary surgeon, the assistant surgeon, and/or administration of anesthetic.
- Hemodialysis, radiation, and chemotherapy.
- Prescription drugs to protect against organ rejection in transplant cases.
- Mammography, Pap smear, and PSA test fees.
- Hospital* emergency room treatment of an injury or illness (subject to limitations shown on pages 3, 5, and 7).
- CAT scan and MRI testing.
- Diagnostic testing related to, and performed within, 14

days prior to surgery or inpatient confinement.

- Copay SaverSM plan includes two doctor office copay visits per year (see page 3).
- Treatment of TMJ disorders (see limitations on page 12).
- Diabetes equipment and supplies, including medically necessary podiatric appliances and new or improved equipment, prescription drugs, insulin, or supplies approved by the FDA.
- Diabetes self-management training, education, and medical nutrition therapy.
- Routine patient care costs for Phase II, III, or IV cancer clinical trials.
- One human papillomavirus screening every 3 years for females ages 30 years and older.
- Early intervention services for children from birth to 48 months of age, up to a maximum benefit of \$3,500 per calendar year.

Important note about Saver Plans:

Premiums for Saver Plans 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 Plans' inpatient and outpatient expense benefits, exclusions, and limitations for details.

Some outpatient expenses not covered under the Saver Plans include:

- Outpatient doctor office visit fees (limited benefit provided under Copay SaverSM — see page 3), 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
- Preventive care office visits (unless the optional Preventive Care Package is added).

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

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.

Health Care Provider Networks

Choosing a Preferred Network offers you a significant premium discount and in most cases — an extensive network of doctors and hospitals*. Otherwise, Golden Rule health insurance plans include access to one of our Savings-Based Networks.

Preferred network

Select our Preferred network* as part of your health insurance plan, and you have:

- Access to an **extensive network** of doctors, X-ray and lab facilities, hospitals, and other ancillary providers.*
- **Quality care** at reduced costs because these providers have agreed to lower fees for covered expenses.
- **Lower premiums** — savings up to 27%-35% over the same plans without a network.

Please note: Covered expenses for nonemergency care received from a provider outside your network are subject to reasonable and customary charges, reduced by 25%, and subject to an additional deductible amount equal to the per person, calendar-year deductible.

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.

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. Limit: 2 transplants in a 10-year period.

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.

Home Health Care

To qualify for benefits, home health care must be:

- Provided on a doctor's order that is renewed at least every 60 days; and
- Provided through a licensed home health care agency.

Covered expenses for home health aide services will be limited to 100 visits per person per calendar 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 will be 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 of \$250.

Notification Requirements

You must notify us by phone on or before the day a covered person:

- Begins the fourth day of an inpatient hospitalization; or
- Is evaluated for an organ or tissue transplant.

Failure to comply with Notification Requirements will result in a 20 percent reduction in benefits, to a maximum of \$1,000.

If it is impossible for you to notify us due to emergency inpatient hospital admission, you must contact us as soon as reasonably possible.

*Using UnitedHealthcare Choice Plus network, available in most areas.

Our receipt of notification does not guarantee either payment of benefits or the amount of benefits. Eligibility for, and payment of, benefits are subject to all terms and conditions of the policy. You may contact Golden Rule for further review if coverage for a health care service is denied, reduced, or terminated.

Rehabilitation and Extended Care Facility (ECF) Benefit

Must begin within 14 days of a 3-day or more hospital stay, for the same illness or injury. Combined calendar year per person maximum of 30 days or \$15,000 benefits paid, whichever comes first, for both rehabilitation and ECF expenses.

Preexisting Conditions

Preexisting conditions will not be covered during the first 6 months after an individual becomes a covered person. This exclusion will not apply to conditions which 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 an injury or illness: (a) for which a covered person received medical advice, diagnosis, care, or treatment within 6 months prior to the applicable effective date for coverage of the illness or injury; or (b) which manifested symptoms that would cause an ordinarily prudent person to seek advice, diagnosis, or treatment within 6 months prior to the applicable effective date for coverage of the illness or injury.

If replacing prior non-group coverage within 31 days of termination, the 6-month preexisting conditions exclusion period may be reduced.

Limited Exclusion for AIDS or HIV-Related Disease

AIDS or HIV-related disease are treated the same as any other illness unless the onset of AIDS or HIV-related disease is: (a) diagnosed before the coverage has been in force for one year; or (b) first manifested before the coverage has been in force for one year. If diagnosed or first manifested before coverage has been in force for one year, AIDS or HIV-related disease claims will never be covered. Details of this limited exclusion are set forth in the policy.

General Exclusions

No benefits are payable for expenses which:

- Are due to pregnancy (except for complications of pregnancy) or routine newborn care.
- Are for routine or preventive care unless provided for in the policy.
- Are incurred while confined primarily for custodial, rehabilitative, or educational care or nursing services.
- Result from employment-related injury or illness if the covered person is insured or is required to be insured, by Workers' Compensation insurance under applicable state or federal law.
- 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.
- 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 (whether sane or insane), or participation in a felony (whether or not charged).
- 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 incurred for services performed by an immediate family member.
- Are not specifically provided for in the policy or incurred while your policy is not in force.
- Are for any drug treatment or procedure that promotes conception.
- Are for any procedure that prevents conception or childbirth.

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.

General Limitations

- Expenses incurred by a covered person for treatment of tonsils, adenoids, middle ear disorders, hemorrhoids, hernia, or any disorders of the reproductive organs, will not be covered during the covered person's first six months of coverage under the policy. This provision will not apply if treatment is provided on an "emergency" basis. "Emergency" means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing a person's life or limb in danger if medical attention is not provided within 24 hours.
- Covered expenses will not include more than what was determined to be the reasonable and customary charge for a service or supply.
- Transplants eligible for coverage under the Transplant Expense Benefit are limited to two transplants in a ten-year period.
- Charges for an assistant surgeon are limited to 20 percent of the primary surgeon's covered fee.

- Covered expenses for treatment of TMJ, excluding tooth extractions, will be limited to \$10,000 per covered person.
- Covered expenses for all diagnosis or treatment of mental disorders will be limited to a lifetime maximum benefit of \$3,000 (not covered in Saver Plans). Outpatient diagnosis or treatment will be further limited to \$50 per visit. As with any other illness or injury, inpatient care which is primarily for educational or rehabilitative care will not be covered.
- Covered outpatient expenses relating to diagnosis or treatment of any spine or back disorders will be limited to a maximum of \$2,000 per calendar year. CAT scan and MRI tests are not subject to this limitation.
- Covered expenses will be limited to no more than a 34-day supply for any one outpatient prescription drug order or refill.

Effective Date

For **injuries**, the effective date for a mailed application will be the later of: (a) the requested effective date, if any, shown on the application; or (b) the date upon which the original application is actually received by Golden Rule at its Home Office.

For an application sent by any electronic method, including fax, the effective date for injuries will be the later of: (a) the requested effective date, if any, shown on the application; or (b) the day after the date upon which the application is actually received by Golden Rule at its Home Office.

The effective date for **illnesses** will be the same as for injuries if you are replacing prior coverage within 62 days of application for this coverage and disclose replacement information on the initial application for insurance. If replacement information is not disclosed on the initial application for insurance, the effective date for illnesses will be the 15th day after the effective date for injuries. Illnesses that begin prior to that 15th day will be treated as a preexisting condition and will not be covered until the individual has been a covered person for 12 months.

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 and sex of covered persons, type and level of benefits, and your place of residence are factors that may be used in setting rate classes. Premiums will increase the longer you are insured. We will notify you at least 60 days in advance of any changes in premium. We will also notify you in advance of any changes in coverage or benefits.

Dependents

For purposes of this coverage, eligible dependents are your lawful spouse and eligible children. Eligible children must be unmarried and under 25 years of age at time of application.

Termination of a Covered Person

A covered person's coverage will terminate on the date that person no longer meets the eligibility requirements, on the date we receive a written request from the insured (or a later date if requested), or if the covered person commits fraud or intentional misrepresentation.

Continued Eligibility Requirements

A covered person's eligibility for insurance under the policy will cease on the earlier of:

- The date that a covered person accepts any direct or indirect contribution or reimbursement, by or on behalf of an employer, for any portion of the premium for coverage under the policy;
- The date a covered person's employer and a covered person treat the policy as part of an employer-provided health plan for any purpose, including tax purposes; or
- The date a covered person ceases to be a dependent.

Renewability

You may renew coverage by paying the premium as it comes due. We may decline renewal only:

- For failure to pay premium; or
- If we decline to renew all policies just like yours issued to everyone in the state where you are then living.

Underwriting

Coverage will not be issued as a supplement to other health plans that you may have at the time of application.

Conditions Prior to Legal Action

To help resolve disputes before litigation, the policy requires that you provide us with written notice of intent to sue as a condition prior to legal action. This notice must 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.

Other Health Plans

If you become covered under other health insurance plans after this policy is issued, benefits payable under other health insurance plans may be used to help satisfy the deductible and coinsurance provisions of this plan. To the extent that the benefits payable by all health insurance plans, including this one, would otherwise exceed the amount of covered expenses, the benefits of this policy will be reduced.

Medicare — Carve-Out

Covered persons who reach the age of Medicare eligibility and obtain Medicare coverage will be provided an alternative health insurance benefit called "Carve-out." Basically, "Carve-out" pays the difference between what Golden Rule benefits normally would pay and what is paid by Medicare.

Grievance and Appeal Procedures

Information Phone Number: (800) 657-8205. Upon request, we will provide you with a description of our grievance and appeal procedures.

NOTICE OF INFORMATION PRACTICES

NOTICE OF PRIVACY 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 personal information that is created or received by a health care provider or health plan 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 Web sites listed at the bottom of this page.

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);
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected; and
- Where required by law.

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.
- **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:

- **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.

If none of the above reasons apply, **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. 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. You also have the right 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 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).
- **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 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) other disclosures 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 Web sites, www.eAMS.com or www.goldenrule.com.
- 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, please 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: Golden Rule Insurance Company, Privacy Officer, 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 Baintree Hill Ste. 400, Baintree, 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.

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 July 2009, 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 United HealthCare Services, Inc.

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

TO BE COMPLETED BY BROKER ONLY IF PERSONALLY COLLECTING INITIAL PREMIUM PAYMENT.

CONDITIONAL RECEIPT FOR

THIS FORM LIMITS OUR LIABILITY.

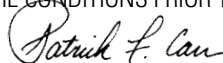
Proposed Insured:

Amount Received:

Date of Receipt:

NO INSURANCE WILL BECOME EFFECTIVE UNLESS ALL SIX 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.



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 for injuries, 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 for injuries, 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.
2. "Effective date for injuries" for a mailed application means the later of: (a) the requested effective date, if any, shown on the application; or (b) the date upon which the original application is actually received by Golden Rule.
3. "Effective date for injuries" for an application sent by any electronic method including fax means the later of: (a) the requested effective date, if any, shown on the application; or (b) the day after the date upon which the application is actually received by Golden Rule.

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, 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.

36228-0709

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.**

Quality Coverage from a Proven Company

Leave it to the experts

For over 60 years, our experience and expertise in the individual health market has driven the development of plans that strive to make health coverage more affordable for more Americans. Because our primary focus is serving individuals and families, we understand the unique needs of people like you.

Don't just take our word for it

Golden Rule is rated "A" (Excellent) by A.M. Best 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 10 working days or less.*

Big network, big savings

You can find many providers in your area with more than 600,000 physicians and care professionals and 5,000 hospitals nationwide in the UnitedHealthcare network.** Plus, our network can offer you provider discounts of up to 35-45% on quality health care.***

Initial rate guarantees

Benefit from securing your initial premium amount for 12 months.****

Benefits for a lifetime

Each of our plans gives you the protection of a \$3 million lifetime benefit.

Coverage for your children

Your children can benefit from coverage until they marry or until they reach the age of 26.

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, country to country — rest assured knowing that if you have a medical emergency coverage is available, even when travelling outside the U.S.

* Actual 2009 results.

** As of 12/16/2009.

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

**** Subject to benefit and address changes.