

UnitedHealth ContinuitySM (U.S. Patent Pending)

Your Future Health Insurability



UnitedHealthOne 

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

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Going without health insurance is risky, and as we age health insurance becomes even more important.

An innovative new product, *UnitedHealth Continuity*, guarantees your insurability* giving you access to personal health insurance anytime you need it.

A Common Problem

As we age, it can be harder to get personal health insurance. Fact is, those over age 60 who apply for personal health insurance are more than twice as likely to be declined as those age 40!

If you have employer-sponsored medical coverage, you'll likely continue to have access to health insurance, but...

- If you decide to retire early and enjoy life...
- If you opt to become your own boss through self employment...
- If you lose your employer-sponsored medical coverage or your job...

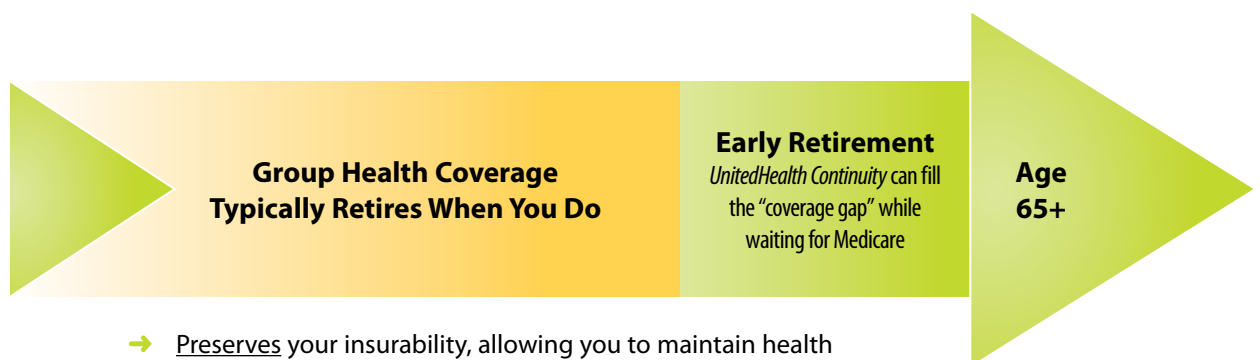
You could be left with limited health insurance options.

If something happens to your group plan, you can hope to qualify for personal health insurance. You can hope to qualify for COBRA or state risk pool coverage, if available, but that can be expensive — and COBRA is just temporary.

UnitedHealth Continuity — Problem Solved

UnitedHealth Continuity is a new approach to health insurance. It's designed to give you access to personal health insurance whenever you don't have access to a group plan.

Like many, you might be considering early retirement or self-employment. One important consideration is making sure you have good health insurance. *UnitedHealth Continuity* can give you access to personal health insurance after your employer-sponsored medical coverage ends and before you're eligible for Medicare.



- Preserves your insurability, allowing you to maintain health insurance coverage as circumstances change.
- Allows you to activate your personal health insurance coverage without having to re-apply.
- Prevents you from becoming uninsurable for reasons of health.

*After successfully passing initial health underwriting.

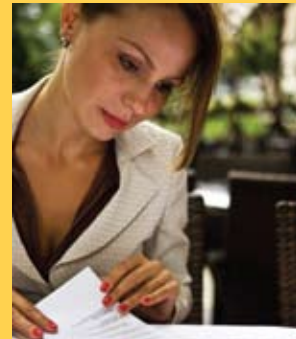
You may need personal health insurance for any number of reasons...



Dreaming of retiring early?



Thinking about becoming your own boss?



Recently lose group coverage?

Seamless Protection

Having a UnitedHealthOne personal health insurance plan with the *UnitedHealth Continuity* rider guarantees your health insurability any time in the future.

How a personal health plan with *UnitedHealth Continuity* can work for you

Start by reviewing the UnitedHealthOne health plan brochure. You select the plan that best fits your needs and budget. The plan can cover you, your spouse, and your eligible dependents. When you apply, also select the *UnitedHealth Continuity* rider.

With *UnitedHealth Continuity*, you'll go through underwriting only once — when you apply. Once approved, you may start with your personal plan benefits turned off or on.

If you have employer-sponsored medical coverage, start with your personal plan benefits turned OFF (*inactive*). With this option you'll pay a small percentage of the personal plan premium for the option to turn that coverage on when you need it later. If, for example, you leave your job because of early retirement or even a layoff, you can turn the personal plan benefits on and maintain seamless coverage.

Or

If you need health coverage now, start with your personal plan benefits turned ON (*active*). You'll get the health insurance coverage you choose and pay a small premium for the *UnitedHealth Continuity* rider. Later, if you take a job with health benefits, you can turn your personal plan benefits off and pay a small premium for the option to turn them back on when you need them again.

You can relax knowing you'll have access to health insurance through UnitedHealthOne.**

Guarantee your future health insurability with *UnitedHealth Continuity*.

**Maintenance of the plan is subject to all terms and conditions of the policy.

With *UnitedHealth Continuity*, you'll:

- Go through the underwriting process only once — when you apply.
- Have the ability to turn your personal health insurance plan benefits on or off when needed.
- Maintain your personal health insurance plan — whatever happens to your job or health. Just pay the premiums and follow the requirements explained in the rider.

Important *UnitedHealth Continuity* Details***

- The *UnitedHealth Continuity* rider requires an additional monthly premium above your personal health plan premium. You'll continue to pay a small premium when the personal health plan benefits are turned off.
- When your personal plan benefits are turned off (inactive/dormant):
 - You must be covered under employer-sponsored medical coverage — either yours or your spouse's.
 - You will not have the right to receive reimbursement from the personal plan for covered medical services, since you will be covered by employer-sponsored medical coverage.
- To turn your personal plan benefits off, you must provide us with satisfactory proof that you are or will be covered by employer-sponsored medical coverage.
- Personal plan benefits will turn on (active) if and when your employer-sponsored medical coverage terminates.
 - If the employer-sponsored medical coverage terminates, you must provide us with written notice and pay the required premium within 62 days. You'll have 120 days to provide proof that you maintained employer-sponsored coverage while the personal plan benefits were turned off. Failure to provide the notice or proof and pay the premium within the required time will result in a lapse of coverage for you.
 - If your employer-sponsored medical coverage terminates because you or your spouse requested the termination or did not pay the required premium, and the coverage is not replaced with other employer-sponsored coverage within 62 days, the *UnitedHealth Continuity* rider will terminate (your health insurance plan will remain in force) for all covered persons. The additional premium for the *UnitedHealth Continuity* rider will no longer be required. The premium for your personal health insurance plan will be required to maintain your coverage.
 - If your employer-sponsored medical coverage terminates because you or your spouse changes jobs, your employer terminates your coverage, or you become self-employed or retire, you may continue to pay premium for and keep your *UnitedHealth Continuity* rider.
- The *UnitedHealth Continuity* premium is lower when the personal plan benefits are turned on.
- *UnitedHealth Continuity* is not available if you select any other optional benefits or plan enhancements.

***This is only a summary. See the insurance certificate and rider for complete coverage details.