



At Golden Rule, we continue to develop UnitedHealthOne Platinum Portfolio plans to better meet your clients' changing needs and budget. We are pleased to announce Platinum Copay plan enhancements and new premium advantaged Preferred I rate class!

The following announcements apply only to Florida clients and are available beginning July 1, 2009.

**Effective July 1, 2009, Florida clients who have:**

- Had medical coverage in the past 63 days, and
- Would otherwise qualify for what is currently known as our Preferred rate class,

Now qualify for our new Preferred I class – with premiums 6% less than our current preferred rate class! (The current Preferred class will be renamed Preferred II.)

This is a great opportunity for your new clients seeking a more competitive health insurance rate! Encourage them to make the change to a UnitedHealthOne quality health insurance plan that offers flexible benefit options, plus a more competitive rate with our new Preferred I rate class.

Agent training presentations are now available on our website!

<http://www.stephens-matthews.com/powerpoint.htm>

Additionally, select ZIP Codes in North Broward County will experience a 12% rate decrease!

Enhanced Florida Platinum Copay Plans!

Our Platinum portfolio will have the following new features added to our Platinum Copay plans:

- New out-of-pocket limit of \$5,000 available with the 80/20 coinsurance option. (Addition to Copay Select<sup>SM</sup> Platinum plan. Replaces \$3,000 OOP maximum on Copay Saver<sup>SM</sup> Platinum plan.)
- New Rx plan adjustment option available – elimination of Rx coverage and replaced with Discount Only card for additional premium savings.
- Now Unlimited doctor office visits with \$35 copay on Copay Select Platinum plan.
  - o Plan adjustments available of "4 - Office Visit Limit" or "No Dr. Office Visit Copay" for additional premium savings of up to 9 percent.
- New 70/30 coinsurance option available with a \$7,500 out-of-pocket maximum for Copay Saver Platinum plan.

For more information, contact

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