



## News Release

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### **INSPIHERE INSURANCE SOLUTIONS<sup>SM</sup> TO BEGIN MARKETING UNITEDHEALTHCARE INDIVIDUAL AND FAMILY HEALTH PLANS**

*Insphere Insurance Solutions Expands its Portfolio*

*With New Quality, Cost-Effective Health Insurance Products*

**DALLAS/FORT WORTH – October 5, 2009** – Insphere Insurance Solutions<sup>SM</sup> (<http://www.insphereis.com>) today announced that it will begin marketing health insurance plans from UnitedHealthcare's Golden Rule Insurance Company ([www.goldenrule.com](http://www.goldenrule.com)) throughout the country.

The plans will first be offered through Insphere in Alabama, Arizona, Delaware, Florida, Illinois, Maryland, North Carolina, Tennessee, Virginia, Wisconsin and Washington, D.C., and then expanded into the other markets in which UnitedHealthcare's personal health plans are currently available.

"UnitedHealthcare offers quality products that fit the budget needs of most consumers who buy their own health insurance. In addition, their health plans are supported by a strong national network of physicians and care providers, excellent service and their organizational commitment to evidence-based clinical care," said Phillip J. Hildebrand, president and chief executive officer of Insphere Insurance Solutions. "Working with UnitedHealthcare helps Insphere Insurance Solutions continue to expand its portfolio of life, health, and long-term care and retirement insurance products for our specialized market focus."

UnitedHealthcare currently serves more than 25 million individual customers. Its extensive network includes approximately 590,000 physicians and care professionals and more than 4,900 hospitals nationwide.

Insphere Insurance Solutions will market four health plans underwritten and administered by UnitedHealthcare's Golden Rule that are designed to meet the needs of individuals and families for cost-effective, quality coverage. This includes two "co-pay" plans that are similar to traditional employer-sponsored plans, and two health savings account (HSA) plans that offer a high deductible insurance plan combined with a tax-favored savings account.

(more)

Golden Rule pioneered the concept of the HSA more than a dozen years ago when it introduced the first medical savings account (MSA). Today, nearly one-third of its customers are covered by HSA plans because of the savings, tax advantages and control over health care spending health savings accounts offer.

"Insphere Insurance Solutions will have experienced agents with an understanding of the needs of consumers who are looking for good health insurance coverage for their families that fits into their budgets, especially today," added Hildebrand. "Insphere Insurance Solutions is consistently attracting top-name carriers as product providers for our independent, career-agent field force. These industry leaders recognize the strength of our strategy and platform."

Insphere Insurance Solutions has previously announced marketing agreements with John Hancock for long-term care insurance, ING for term life and universal life insurance, and Minnesota Life for whole life.

Insphere Insurance Solutions is an authorized agency in 49 states and the District of Columbia and expects to be the largest independent career agent insurance distribution group in America, with an anticipated force of 3,000 agents. Insphere Insurance Solutions is backed by a group of private equity investors, including affiliates of The Blackstone Group, Goldman Sachs Capital Partners and Credit Suisse.

"Because of our size and scale, we expect to offer an innovative compensation structure and significant support for field managers and agents, including best-in-class technology capabilities for lead generation, training, compliance and marketing," added Hildebrand.

Insphere Insurance Solutions plans to grow geographically into additional communities across the country, and will be actively recruiting new agents, experienced field leaders and established agents, with an objective of doubling the number of agents over the next few years.

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### **About UnitedHealthcare**

UnitedHealthcare ([www.unitedhealthcare.com](http://www.unitedhealthcare.com)) provides a full spectrum of consumer-oriented health benefit plans and services to individuals, public sector employers and businesses of all sizes, including more than half of the Fortune 100 companies. The company organizes access to quality, affordable health care services on behalf of more than 25 million individual consumers, contracting directly with approximately 590,000 physicians and care professionals and more than 4,900 hospitals to offer them broad, convenient access to services nationwide. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company.

### **About Insphere Insurance Solutions<sup>sm</sup>**

Insphere Insurance Solutions<sup>sm</sup> is unique as a specialist in small business and middle-income market life, health, long-term care and retirement insurance. When the company commences full services in 2010, it is expected to be the largest independent career agency distribution group, with a sales force of approximately 3,000 agents nationwide. For more information about Insphere Insurance Solutions, visit [www.insphereis.com](http://www.insphereis.com).

**CAUTIONARY STATEMENT FOR PURPOSES OF THE "SAFE HARBOR" PROVISIONS OF THE PRIVATE SECURITIES LITIGATION REFORM ACT OF 1995**

This new release includes forward-looking statements relating to the development of Insphere Insurance Solutions ("Insphere") that are subject to certain risks, uncertainties and assumptions. Actual results may vary materially. Forward-looking statements speak only as of the date they are made, and we do not undertake any obligation to update them to reflect changes that occur after that date. Factors that could cause actual results to differ materially include, but are not limited to, Insphere's ability to obtain and maintain applicable licenses, Insphere's ability to enter into and maintain satisfactory relationships with insurance carriers and agents and the implementation of various information technology and administrative systems, platforms and processes necessary to successfully run the new business. Like any new business, the progress and success of Insphere entails substantial uncertainty.