

Never underestimate the importance of transitional medical coverage.

New UnitedHealthOne Short Term Medical allows your clients to select coverage on their terms.

Short Term MedicalSM on YOUR Clients' Terms!

Introducing the NEW UnitedHealthOne Short Term MedicalSM Portfolio!

Available from Golden Rule beginning June 30, 2009.

Expanded – two adaptable, temporary plans. Meet the needs of more clients.

Look how we have improved our Short Term Medical portfolio:

- Plan option with per term deductible.
- Up to 12 months coverage now available.¹
- \$5,000 and \$10,000 deductible levels.²
- Option to apply for consecutive short term plans.³

Not everyone needs long-term coverage. Recent graduates, seasonal employees, those waiting for employer benefits to take effect – **there are so many different reasons why people need temporary health insurance coverage.**

Meet more needs and expand your client base with these new plan options.

Plus, with our *Short Term Medical* portfolio, you and your clients will appreciate:

- Highly competitive rates.
- Access to UnitedHealthcare's nationwide network of providers.⁴
- Wide range of deductibles to help meet coverage needs.
- Best of All – Fast and easy online application process with next business day notification of approval!⁵

See the reverse side for more information

on these plans or visit

www.brainshark.com/goldenrule/ShortTermMedical
to view our short online training.

Remember, you can log on to E-Store at

www.GoldenRuleHealth.com/Broker

starting June 30 to see the new plans, download additional materials, and begin quoting!

Now you can offer **Short Term MedicalSM Plus** and **Short Term MedicalSM Value**.

Short Term Medical Plus offers:

- Per term deductible
- One to 12 months of coverage¹
- Deductibles from \$250 up to \$10,000
- Great for those seeking predictable out-of-pocket expenses

Short Term Medical Value offers:

- Per cause deductible
- One to 12 months of coverage¹
- Deductibles from \$250 up to \$5,000
- Our most affordable short term coverage
- **15% less than previous short term product offering!**

New! Apply for consecutive Short Term Medical plans:

With the changing market, we understand your clients' need for coverage may extend beyond the term of their previous short term medical plans. Now your clients can apply multiple times for a short term medical plan.³

If clients need shorter term-lengths than purchased, they can drop coverage at any time, and we will return the prorated premium.

And don't forget, both of our Short Term Medical plans utilize the UnitedHealthcare Choice Plus network.

Our network offers your clients provider discounts of up to 35-45% on quality health care with over 580,000 physicians and care professionals, and 4,900 hospitals nationwide.⁴



To view the New UnitedHealthOne *Short Term Medical* video visit

www.brainshark.com/goldenrule/ShortTermMedical

or to quote these plans go to

www.GoldenRuleHealth.com/Broker and visit E-Store.

¹ Coverage of more than 6 months is not available in all areas.

² Not all deductibles are available with all plan designs.

³ Check for availability. Consecutive short term medical plans are not permitted in some states.

⁴ Available in most areas. Discounts vary by provider, geographic area, and type of service.

⁵ In most cases.

