

Colorado
Connecticut

Short Term MedicalSM Plans

Health Plans for Individuals and Families
in Times of Transition and Change



UnitedHealthOne 

Why Choose Us for Health Insurance?



UnitedHealthcare

Approximately 25 million customers entrust UnitedHealthcare with their health insurance needs.* Our network plans can ease access to high-quality care from physicians and hospitals nationwide. Together, we combine our strength and stability with nearly three decades of experience serving customers of all sizes.

UnitedHealthOne

UnitedHealthOne is the brand name of the UnitedHealthcare family of companies that offers personal health insurance products. Golden Rule Insurance Company, a UnitedHealthcare company, is the underwriter and administrator of these plans. With over 60 years of experience serving individuals and families, Golden Rule provides high-quality products, timely claims handling, and outstanding customer service.

Experience and Expertise

Golden Rule's experience and expertise has driven the development of easy-to-use and innovative health insurance products. A recognized leader — and one of the nation's largest providers of health savings account plans — Golden Rule continues building plans that meet the needs of individuals and families.

Our Goal: Your Satisfaction

We understand the importance of your time and concern for the value of your health-care dollars. You will find we go far beyond the industry average, processing an overwhelming majority of health insurance claims in less than two weeks and offering strong discounts when using our vast network of quality health-care providers. Our goal for every customer is an insurance plan at a price that fits his or her needs and budget. UnitedHealthOne — *Choices you want. Coverage you need.*®

Leave it to the experts

For over 60 years, Golden Rule has served individuals and families purchasing their own health insurance. With our sole focus of serving individuals and families, we understand the unique needs of individuals — like you — shopping for personal health insurance.

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

Being responsive to the needs of our customers is critical. That's why more than 94% of all health insurance claims are processed within 10 working days or less.**

Big network, big savings

With more than 700,000 physicians and care professionals and 5,200 hospitals nationwide in the UnitedHealthcare network, it's easy to find a doctor.* Plus, our network can offer you provider discounts of up to 50% on health care.***

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, even travelling outside the U.S., you can rest assured knowing that in a medical emergency, coverage is available.

* UnitedHealth Group Annual Form 10-K for year ended 12/31/09.

** Actual 2009 results.

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

Short Term MedicalSM Plan



Our plans offer easy-to-understand health insurance designed for individuals and families in times of transition and change with up to **\$1,000,000** of coverage.

Short Term MedicalSM can “bridge the gaps” in health insurance coverage if:

- You’ve lost coverage through recent job or life changes;
- You’re a student or graduate no longer eligible for coverage under your parents’ plan;
- You’re a seasonal worker;
- You’ve retired and are waiting for Medicare eligibility.

Because we know that life can change quickly, Golden Rule gives you the flexibility to drop your Short Term MedicalSM coverage at any time without penalty; or to apply for another term of coverage.

With Golden Rule, you can choose from a range of deductibles, payment options, and coverage terms that best meets your needs. In addition, you have access to a wide choice of physicians and health-care facilities.

Note: Short Term MedicalSM is issued for a specific period of time. If your needs for coverage extend beyond this plan, you may apply for additional short term plans. This requires a new application and is not an extension of your current plan. Any illness or condition you develop while covered by your current plan would be considered “preexisting” when you apply for a new short term plan and, as such, will not be a covered expense.

A choice of coverage to fit your specific needs

You select the plan type, per term or per cause, a coverage period from 1 to 6* months, and a deductible that fits your budget.

Short Term MedicalSM Plus (per term plan)

- Offers more coverage than our Value plan. Great for those seeking predictable out-of-pocket expenses.
- You select the length of coverage, from 1 to 6* months, and the **deductible** amount (you pay) **for the selected time period** (term).



Short Term MedicalSM Value (per cause plan)

- Costs less than our Plus plan. In exchange, you take more responsibility for medical expenses.
- You select the length of coverage, from 1 to 6* months, and the **deductible** amount (you pay) **for EACH illness or injury** (cause).



This brochure is only a general outline of our standard short term benefits. Please see page 12 for state variations. This is not an insurance contract. Please read your policy carefully.

Complete coverage details are provided in the policy. We will notify you in advance of any changes in coverage or benefits.

Nonrefundable \$20 application fee required.

* 1-4 months in Colorado.

In-Network Benefit Highlights



Deductible Type

Deductible Choices (per person)

Coverage Term (in Colorado 1-4 months only)

Network

Coinsurance (% of covered expenses after deductible, per person)

Coinsurance Out-of-Pocket Maximum
(after deductible, per person)

Lifetime Maximum Benefit (per covered person)

Physician Care Benefits (Illness & Injury)

Office Visits

Primary Care Physician/Specialist Referrals Required

Prescription Drug Benefits

Preferred price card (You pay for prescriptions at the point of sale, at the lowest price available, and submit a claim to Golden Rule.)

-Or-

Discount card (You may obtain RX drugs at an average savings of 20-25%. Discounts vary by pharmacy, geographic area, and drug.)

Outpatient Expense Benefits

X-ray and lab, Mammogram, Pap Smear, PSA screening

Emergency Room Fees — Illness

Emergency Room Fees — Injury

Mental and Nervous Disorders (including substance abuse)

Inpatient Expense Benefits

Room and Board, Intensive Care Unit, Operating Room, Recovery Room, Prescription Drugs, Physician Visit, and Professional Fees of Doctors, Surgeons, Nurses

Other Benefits

60-Day Extension of Benefits

(If the deductible is met and covered expenses exceed the deductible during the coverage term.)

12-Month Extension of Benefits

(If a covered person is confined as an inpatient during the coverage term and the confinement continues after the term ends.)

Short Term MedicalSM Plus

Short Term MedicalSM Value

Per term (Selected length of coverage)

Per cause (Per illness or injury)

You pay: \$500, \$1,000, \$1,500, \$2,500, \$5,000 or \$10,000

You pay: \$500, \$1,000, \$1,500, \$2,500, or \$5,000

1-6 Months

1-6 Months

UnitedHealthcare Choice Plus

UnitedHealthcare Choice Plus

You pay: 20%

You pay: 20%

\$2,000 per term

\$4,000 per cause

\$1 Million

\$250,000

You pay: 20% after deductible

You pay: 20% after deductible

No

No

You pay: 20% after deductible —
Preferred price card

Not covered —
Discount card

You pay: 20% after deductible

You pay: 20% after deductible

You pay: 20% after deductible if admitted

You pay: 20% after deductible if admitted

You pay: 20% after deductible

You pay: 20% after deductible

You pay: 20% after deductible
(Limited benefit)

Not covered

You pay: 20% after deductible

You pay: 20% after deductible

Up to \$1,000 maximum benefit can be paid after the end of the coverage term for an illness or injury for which expenses are incurred during the coverage term.

None

Coverage extended until the earlier of: discharge date or 12 months after the coverage end date.

None

Quality Care at Significant Savings



Using UnitedHealthcare Choice Plus Network

With a Golden Rule health insurance plan, you gain access to the UnitedHealthcare Choice Plus network. Physicians, hospitals, and other health-care providers participating in the network have agreed to provide you quality care at reduced costs. The result is lower premiums, and in return, you agree to use the physicians, hospitals, and other providers in the network.

To locate providers for the network, visit www.goldenrule.com (our website).

1. *Select Find A Doctor.*
2. *Choose New Applicant Doctor Lookup.*
3. *Select State.*
4. *Select UnitedHealthcare Choice Plus, and again on directory page.*

Short Term MedicalSM Value

Out-of-Network Benefit Reduction

Receiving nonemergency services outside the Choice Plus network results in substantially less benefits. Your covered expenses are reduced by 25%.

Short Term MedicalSM Plus

Out-of-Network Benefit Reduction

Receiving nonemergency services outside the Choice Plus network results in substantially less benefits. Your covered expenses are reduced by 25%.

Also, subject to an additional deductible amount equal to the per person deductible with no coinsurance out-of-pocket maximum.

Covered Expenses

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

- Daily hospital* room and board at most common semiprivate rate; eligible expense for intensive care unit.
- Hospital charges for inpatient use of an operating, treatment, or recovery room.
- Hospital emergency treatment of an injury (even if confinement is not required).
- Professional fees of doctors and surgeons.
- Diagnostic X-ray and laboratory tests in or out of the hospital.
- Ground ambulance service to a hospital for necessary emergency care.
- Cost and administration of an anesthetic.
- Radiation therapy and chemotherapy.
- Hemodialysis, processing, and administration of blood or components (but not the cost of the actual blood or components).
- Cost and administration of oxygen and other gases.
- Rental of wheelchair, hospital bed, and other durable medical equipment.
- Dressings and other necessary medical supplies.
- Artificial eyes, limbs, breast prosthesis, or larynx (but not replacement).
- Surgery to treat craniomandibular disorders, malocclusions, or disorders of the temporomandibular joint (TMJ), limited to a combined \$10,000 lifetime maximum per covered person.
- Outpatient surgery.
- Mammograms, Pap smears, prostate-specific antigen testing, and other preventive care as specified in the policy.
- Home health care prescribed and supervised by a doctor and provided by a licensed home health-care agency. Covered expenses for home health aide services will be limited to 7 visits per week and a lifetime maximum of 365 visits. Registered nurse services will be limited to a lifetime maximum of 1,000 hours.

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

Limitations

Diagnosis or treatment of mental or nervous disorders, including mental incapacity and substance abuse, will be limited to a lifetime maximum of \$3,000 per covered person. Outpatient diagnosis or treatment of mental or nervous disorders will be further limited to \$50 per visit. (*Short Term Medical Plus only*)

Expenses relating to diagnosis or treatment of any spine or back disorders will be limited to \$50 per visit and to no more than six visits in any three-month period.

Transplant Expense Benefit

The following types of transplants are eligible for coverage:

Tissue Transplants: cornea transplants; artery or vein grafts; heart valve grafts; prosthetic tissue and joint replacement; and prosthetic lenses for cataracts.

Listed Transplants: heart; lung; heart and lung; bone marrow; liver; and kidney.

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.

Rehabilitation & Extended Care Facility (ECF)

Must begin within 14 days of a 3-day or longer hospital stay for the same illness or injury. Deductible then coinsurance and also limited to a policy term maximum of 60 days for both rehabilitation and ECF expenses.

Exclusions

NO BENEFITS ARE PAYABLE FOR EXPENSES THAT:

- Are not specifically provided for in the policy.
- Would not have been charged in the absence of insurance.
- Are for preventive care, except as expressly provided for under the policy.
- Are incurred while confined primarily for custodial, rehabilitative or educational care, or nursing services.
- Are incurred for modification of the body, cosmetic treatment, or aesthetic reasons.
- Result from intentionally self-inflicted injury (unless the covered person is insane), act of war, or participation in a riot or felony.
- Exceed the eligible expense.
- Are incurred as a result of participating in professional or semiprofessional athletic events.

NO BENEFITS ARE PAYABLE FOR:

- Preexisting condition — A condition: (1) for which medical advice, diagnosis, care, or treatment was recommended or received within the 24 months immediately preceding the date the covered person became insured under the policy; or (2) that had manifested itself in such a manner that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment within the 12 months immediately preceding the date the covered person became insured under the policy.
A pregnancy existing on the effective date of coverage will also be considered a preexisting condition.
NOTE: Even if you have had prior Golden Rule coverage and your preexisting conditions were covered under that plan, they will not be covered under this plan.
- For expenses which 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.

- Pregnancy or routine well-baby care.
- Dental services or procedures, eyeglasses, contacts, eye refraction, visual therapy, hearing aids, or any examination or fitting related to these.
- Charges for use of hospital emergency room due to illness (unless confined).
- Any drug, treatment, or procedure that promotes conception or prevents childbirth, including abortion, sterilization, artificial insemination, or treatment for infertility or impotency.
- Television, telephone, or expenses of other persons.
- Treatment of temporomandibular disorders (except as stated in covered expenses).
- Marriage, family, or child counseling.
- Recreational or vocational therapy or rehabilitation.
- Services performed by an immediate family member.
- Procedures, services, or supplies that are considered to be investigational treatment.
- Treatment of mental disorders or substance abuse, unless expressly provided for by the policy.
- Durable medical equipment, except as provided for under covered expenses.
- Expenses incurred outside of the United States, except for expenses incurred in conjunction with emergency treatment of a covered person.
- Diagnosis or treatment of learning disabilities, attitudinal disorders, or disciplinary problems.
- Occupational therapy or outpatient speech therapy, except as provided for by the policy.
- Services or supplies that are not ordered or administered by a doctor, or that are not medically necessary to the diagnosis or treatment of an illness or injury.

Effective Date

Your policy will take effect on the later of: (1) the requested effective date; or (2) the day after the postmark date affixed by the U.S. Postal Service,* but only if the following conditions are satisfied:

- (a) Your application and the appropriate premium payment are actually received by us within 15 days of your signing;**
- (b) Your application is properly completed and unaltered;
- (c) You have answered “no” to question 2 (if other questions are answered “yes,” we will exclude the person(s) listed);
- (d) You are a resident of a state in which the policy form can be issued; and
- (e) If the application is submitted by an agent or broker, the agent or broker is properly licensed to submit applications to Golden Rule.

Renewability

Your *Short Term Medical* policy is not renewable. You may apply for additional short term coverage (subject to state restrictions), however a condition which was a covered expense under a prior policy would be considered preexisting under a subsequent policy. Additional policies will not be continuations of any previous policy.

We may cancel coverage if there is fraud or material misrepresentation made by or with the knowledge of a covered person in filing a claim for benefits.

Dependents

For purposes of this coverage, eligible dependents are your lawful spouse and eligible children. Eligible children must be under 26 years of age at time of application.

See page 12 for state variations.

* If mailed and not postmarked by the U.S. Postal Service or if the postmark is not legible, the effective date will be the later of: (1) the date you requested; or (2) the date received by Golden Rule. If the application is sent by any electronic means including fax, your policy will take effect on the later of: (1) the requested effective date; or (2) the day after the date received by Golden Rule.

** Your account will be immediately charged.

State Variations

Colorado

- 5-6 months not available.
- Preexisting condition — A condition for which medical advice, diagnosis, care, or treatment was recommended or received within the 12 months immediately preceding the date the covered person became insured under the policy. A pregnancy existing on the effective date of coverage will also be considered a preexisting condition.
- Eligible child means not married and either: (a) under 26 years of age; or (b) medically certified as disabled and dependent on you.
- Child health supervision services up to age 13. Covered expenses under this benefit are not subject to the deductible or dollar limit.
- Covered expenses for diabetes equipment and outpatient training.
- Covered expenses for home health aide services will be limited to 7 visits per week and 60 visits per calendar year.
- Limited coverage of hospice care is included.
- Short Term PlusSM out-of-network benefits are not subject to the additional deductible amount.
- Covered expenses include pregnancy.
- Covered expenses include prosthetic devices, including repair and replacement (except when due to misuse or loss).
- Covered expenses for mammograms, colorectal cancer exams, and prostate cancer screening are not subject to the deductible.

Connecticut

THIS POLICY EXCLUDES COVERAGE FOR CONDITIONS FOR WHICH MEDICAL ADVICE, DIAGNOSIS, CARE, OR TREATMENT WAS RECOMMENDED OR RECEIVED DURING THE 24 MONTHS IMMEDIATELY PRECEDING THE EFFECTIVE DATE OF COVERAGE.

THIS PLAN IS ISSUED ON AN INDIVIDUAL BASIS AND IS REGULATED AS AN INDIVIDUAL HEALTH INSURANCE PLAN.

- Mental disorders (as defined by the policy) are covered the same as any other illness.
- Coverage for emergency ambulance service is not limited to ground ambulance service.

- Subject to all policy provisions, covered expenses include:
 - Emergency treatment of an illness (even if confinement is not required).
 - Emergency treatment for accidental ingestion or consumption of a controlled drug limited to \$500 each calendar year and up to 30 days per covered person, per calendar year for inpatient hospital confinement.
 - Limited benefits for treatment of Lyme disease and diabetes.
 - Employment-related injury or illness of a covered person who is a corporate officer of a corporation, whether or not covered by workmen's compensation.
 - Prescription contraceptives.
 - Hearing aids for a covered eligible child age 12 or under, up to a maximum benefits limit of \$1,000 every two calendar years.
 - Charges for routine patient care costs related to cancer clinical trials, as described in the policy.
 - Specialized formulas prescribed by a doctor for a covered person age 12 and under.
 - Appliances and supplies related to ostomy surgery, limited to a maximum of \$1,000 per covered person, per calendar year.
 - Treatment of pain ordered by a pain management specialist, as described in the policy.
 - Amino acid modified preparations and low protein modified food products (as defined by the policy) for the treatment of inherited metabolic diseases.
 - General anesthesia, nursing, and related hospital charges provided in conjunction with dental care provided to a covered person with a significantly complex dental condition or a developmental disability, subject to the terms and conditions stated in the policy.
 - Early intervention services for a covered child up to 3 years.
 - Orthodontic processes and appliances for a covered person up to age 18 years for treatment of craniofacial disorders.
 - Up to \$350 per calendar year for a wig prescribed by an oncologist for a covered person who suffers hair loss as a result of chemotherapy.
- Refundable \$20 application fee.

NOTICE OF INFORMATION 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 information we maintain that reasonably can be used to identify you and 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 websites located at www.goldenrule.com or www.eams.com

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

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. We may use your health information for underwriting purposes; however, we are prohibited by law from using or disclosing genetic information for underwriting purposes.
- **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:

- **As Required by Law.** We may disclose information when required by law.
- **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.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is necessary for such functions or services. Our business associates are required, under contract with us, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract. As of 2/17/10, our business associates are also directly subject to federal privacy laws.
- **For Data Breach Notification Purposes.** We may use your contact information to provide legally-required notices of unauthorized acquisition, access, or disclosure of your health information.
- **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. "Highly confidential information" may include confidential information under federal laws governing alcohol and drug abuse information and genetic information as well as state laws that often protect the following types of information: HIV/AIDS; mental health; genetic tests; alcohol and drug abuse; sexually transmitted diseases and reproductive health information; and child or adult abuse or neglect, including sexual assault.

If none of the above reasons applies, **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. Authorization is required for the use and disclosure of psychotherapy notes or for marketing. 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 and 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 request that a provider not send health information** to us in certain circumstances if the health information concerns a health-care item or service for which you have paid the provider out of pocket in full.
- **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). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. We will accept verbal requests to receive confidential communications, but request to modify or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **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 certain 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) 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 websites, www.eAMS.com or www.goldenrule.com.
- In New Mexico, 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, 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:
 - Privacy Officer, Golden Rule Insurance Company, 7440 Woodland Drive, Indianapolis, IN 47278-1719
- **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 Braintree Hill Ste. 400, Braintree, 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.

Send written requests to access, correct, amend or delete information to:

- Privacy Officer, Golden Rule Insurance Company, 7440 Woodland Drive, Indianapolis, IN 47278-1719

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 November 2010, is provided on behalf of American Medical Security Life Insurance Company; Golden Rule Insurance Company; PacificCare Life and Health Insurance Company; PacificCare Life Assurance Company; UnitedHealthcare Insurance Company; All Savers Insurance Company; and All Savers Life Insurance Company of California.

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

Short Term MedicalSM may be perfect for those in times of transition:

- Recent graduate or student no longer eligible under parents' health insurance plan.
- Between jobs or out of work.
- Waiting for other coverage to begin.
- Retired early and needing a bridge to Medicare eligibility.