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## Vital Measures Helps Reduce Health Care Expenses

- **Potential reduction in deductibles when certain health benchmarks are met or exceeded**
- **Available to employers in Colorado, Ohio, Pennsylvania and Rhode Island; national launch slated for 2008**
- **Brings capabilities to small businesses that were previously available only to large, self-funded employers**

**MINNEAPOLIS – (July 11, 2007)** – UnitedHealthcare, a UnitedHealth Group (NYSE: UNH) company, is introducing Vital Measures<sup>SM</sup>, an innovative program that reduces out-of-pocket health care expenses for individuals and families with healthful lifestyles.

Through Vital Measures, individuals and families who meet or exceed certain health benchmarks earn credits toward lowering their deductibles and reduce their out-of-pocket health care expenses. The program combines a UnitedHealthcare high-deductible medical benefit plan with a voluntary, supplemental plan from BeniComp Advantage that can potentially provide immediate cost savings for employers and their employees.

In order to qualify for a deductible credit, the participating employee takes an online health assessment (available at [www.uhc.com](http://www.uhc.com)) and is then screened to determine if benchmarks are met for body mass index, blood pressure, LDL ("bad") cholesterol and non-nicotine use. If the benchmarks are met or exceeded, the employee receives credits toward his or her deductible for that plan year. The benchmarks for each category vary, but in all cases are easier to achieve than those published by the National Institutes of Health.

According to Sam Ho, M.D., UnitedHealthcare's executive vice president and chief medical officer, employees can significantly lower their out-of-pocket health coverage expenses by living a more healthful lifestyle. Employers may realize potential savings of up to 20 percent on their current health plan expense.

A typical Vital Measures program design might combine a \$2,500 deductible medical plan with a supplemental plan that allows the employee to earn up to \$2,000 in deductible credits if each of the four health benchmarks are met or exceeded. Under this plan, the credit is doubled for family coverage based on the employee's results of both the health screening and health assessment. Covered spouses and dependants are not required to participate in the health screening, but spouses do need to complete the health assessment.

Health screenings are performed by qualified health professionals through BeniComp's regional and national partners. BeniComp coordinates all of the screenings, which are typically held at the worksite.

In addition, members have access to UnitedHealthcare's suite of wellness and health-improvement programs and tools to help them take steps to lead more healthful lives and improve their screening results in subsequent years.

"Vital Measures reflects UnitedHealthcare's commitment to make health care more affordable and to empower consumers to take a more active role in their own health and well-being," said Dr. Ho. "More than 70 percent of health care expenditures in the United States are spent on treating conditions that are lifestyle-related and can be potentially reduced by more healthful lifestyle changes. Vital Measures is designed to help employers keep benefits attractive to employees while potentially decreasing their health care costs. At the same time, employees have a strong financial incentive to maintain their health and engage in more healthful behavior."

The Vital Measures Program is available now to employers with 100-1,000 fully insured employees in Rhode Island, Pennsylvania, Colorado and Ohio. A national launch is slated for 2008. Dr. Ho added, "Our online health risk assessment and online/telephonic wellness-coaching program are available at no charge to our members and offer tips to help them adopt the kinds of positive lifestyle changes that can improve their health and quality of life."

### About BeniComp Advantage

[BeniComp@ Advantage](http://www.benicompadvantage.com) ([www.benicompadvantage.com](http://www.benicompadvantage.com)) is a one-of-a-kind supplemental insurance program that works in conjunction with high-deductible group health plans. The patent-pending product (currently available in 35+ states) rewards those employees who meet set criteria related to non-smoking, cholesterol, blood pressure and body mass and thereby minimize their health risks. Improving health through lifestyle changes correlates to cost savings for both employers and employees. BeniComp Advantage is only available through the BeniComp Group, a resource for life and health products since 1962.

### About UnitedHealthcare

UnitedHealthcare provides a full spectrum of consumer-oriented health benefit plans and services. The company organizes access to quality, affordable health care

services on behalf of more than 26 million individual consumers, contracting directly with more than 535,000 physicians and care professionals and 4,700 hospitals nationwide 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.

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