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Dear Agent:

UnitedHealthcare and the state of Indiana, the state where Benicorp is located, are working together to offer you quality health care coverage in the easiest possible way. The Indiana Department of Insurance has selected United HealthCare Insurance Company to offer replacement coverage options for Benicorp Insurance Company's employer-based group plans. This will enable you to offer your clients and their employees a simple, interruption-free transition.

Your clients' Benicorp coverage will continue through September 30, 2007. UnitedHealthcare will then offer your client replacement coverage, effective October 1, 2007, which will ensure that there are no gaps in health insurance coverage. Benicorp renewal dates will be retained for purposes of renewing with UnitedHealthcare, except for groups with renewal dates of November 1, 2007, December 1, 2007, and January 1, 2008, which will renew October 1, 2008.

We will offer a UnitedHealthcare plan that is competitively priced and with benefits that compare very closely with the Benicorp plan your clients have today. To make the transition as effortless as possible, employees who choose UnitedHealthcare will be automatically enrolled and will not have to fill out forms. Employers will simply need to pay the first month's premium and complete a group application and state wage and tax form.

If groups choose UnitedHealthcare's coverage options, their employees will have access to the strong local network, in addition to a broad national network of physicians, specialists and other health care providers. Also, UnitedHealthcare offers:

- State-of-the-art services, tools and technology, such as online billing, real-time enrollment changes and enhanced payment capabilities
- Innovative consumer tools and resources on a member-only Web site (myuhc.com), featuring physician and hospital search capability, pharmacy information and health and wellness programs

Within the next few days, a UnitedHealthcare representative will be contacting you to discuss your individual cases—and by September 1, 2007, we will provide you with replacement coverage quotes for you to provide to your clients. Groups affected by this change have been sent a letter; a copy is enclosed. If you are not yet credentialed with UnitedHealthcare, please call 800-382-5445 if you are in Indiana or 866-799-1331 if you are outside of Indiana, to start the easy process!

Sincerely,

Daniel Krajnovich

CEO, UnitedHealthcare IN/KY