



UnitedHealthcare is here to help you and your employer.

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 give you a simple, interruption-free transition for your health care coverage.

Because your peace of mind is important to us, we want to make sure you understand what these changes mean to you and your family. Your Benicorp coverage will continue through September 30, 2007. UnitedHealthcare will then offer your employer replacement coverage, effective October 1, 2007, which will ensure that there are no gaps in health insurance coverage.

We will offer a UnitedHealthcare plan with benefits that compare very closely with the Benicorp plan you have today. To make the transition as effortless as possible, you will be automatically enrolled if your employer chooses UnitedHealthcare and you will not have to fill out forms.

If your employer chooses UnitedHealthcare's coverage options, you 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

We understand this is a confusing time for you and your family, but we want to reassure you that UnitedHealthcare is here to help. To learn more about the company, please visit our Web site at unitedhealthcare.com.