



<Date>

Dear Customer:

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 employees a simple, interruption-free transition.

We want to make sure you understand what these changes mean to you and your employees. Your Benicorp coverage will continue through September 30, 2007. UnitedHealthcare will then offer your company 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 company has 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. As an employer, you will simply need to pay the first month's premium and complete a group application and state wage and tax form.

If you choose UnitedHealthcare's coverage options, your 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

A UnitedHealthcare representative (agent) will be sending you a replacement coverage quote by September 1, 2007. In the meantime, we have enclosed a notice regarding the change, which you can distribute to your employees. We understand this is a confusing time for you and your employees, but we are here to help. For more information on UnitedHealthcare, please visit our Web site at unitedhealthcare.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel Krajnovich". The signature is fluid and cursive, with a large initial "D" and "K".

Daniel Krajnovich
CEO, UnitedHealthcare IN/KY