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FOR IMMEDIATE RELEASE

UnitedHealthcare, MRA, and Frank F. Haack and Associates Collaborate on Educational Initiatives to Enhance Success of Consumer-Driven Health Plans

June 23, 2006, Waukesha, Wis.—UnitedHealthcare, MRA – The Management Association (MRA), and Frank F. Haack and Associates, Inc., announced a collaborative initiative to provide educational seminars to employers and their employees. A missing piece of the puzzle for many employers who have been hesitant to consider the Consumer Directed Health Plan (CDHP) option is general information about the plans and an understanding of the consumer support tools available to facilitate a new and more transparent health care market. The goal of the initiative is to provide useful tools/information to employers to assist their employees in becoming more informed and empowered health care consumers. Employees will then be better equipped to make cost- and quality-effective health care decisions and advance the success of consumer-driven health care plans. A series of training courses will be offered to organizations that enroll or have enrolled in UnitedHealthcare's Consumer Directed Health Plan through Frank F. Haack and Associates. The training will be conducted by MRA, the largest employers association in the Midwest and a leader in HR services and training.

UnitedHealthcare is a division of UnitedHealth Group which serves more than 70 million individuals nationwide. Frank F. Haack and Associates, Inc., is a Wisconsin-based subsidiary of Hilb Rogal & Hobbs, the eighth largest insurance brokerage firm in the United States.

Interest in CDHPs such as HRAs (Health Reimbursement Accounts) and HSAs (Health Savings Accounts) has been growing as a means to offer consumers a greater range of choices and control, and to contain costs for employers. Through its unique healthcare data analysis tools and wellness consulting, Haack has been working with clients to understand and manage their key cost drivers.

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Haack also provides its clients with powerful online employee communication vehicles that reinforce key benefits offered and helps employees begin to understand consumer-driven concepts. However, some employers continue to be reluctant to move to consumer-driven plans as their effectiveness is dependent on having employees more knowledgeable about and engaged in those plans. Education of employers and employees is essential to plan implementation and use. Finding the resources and time to accomplish this, however, can be difficult.

Under the new collaboration, employers will be able to take advantage of three “jump-start” courses, each delivered by professionals from MRA and Haack. This educational series is a targeted approach that is structured to appeal to the unique needs and interests of each key audience: *the employer, the benefits manager, and the employee*. All sessions emphasize key concepts, plan benefits and practical ways to engage and transform employees to be more value-conscious health care consumers.

According to Forrester’s late 2005 report, an early look at Consumer Driven Health Plans (High Deductible Health Plans -HDHPs), shows that HDHPs are on the rise with an estimated 5.9 million members enrolling in 2006. Further, AHP (America’s Health Insurance Plans) reported that more than 3 million consumers were covered by HDHPs as of January 2006.

“Consumers are well aware when there is a one-cent increase in our sky-high gas prices,” relayed Jim Mueller, President of Frank Haack & Associates, Inc., “but when it comes to the average cost of an MRI, consumers are off the mark by several hundred and sometimes thousands of dollars.” “We know education works,” said Susan Fronk, President and CEO of MRA. “We believe this direct education on how to understand health care purchasing will ultimately lower health care costs and provide consumers the ability to more effectively spend their health care dollars.”

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Delivery of the above courses will begin July 2006. For more information contact Jim Mueller at Haack at 414.259.8850.

MRA is a not-for-profit employers organization serving 2300 employers throughout Wisconsin, Illinois, and Iowa, covering close to a half million employees. An expert in the optimization of human resources, MRA helps organizations achieve their business objectives through tools, talent, and training. In training alone, MRA conducts over 1000 educational programs a year. For more information on MRA visit www.mranet.org or call 800.488.4845.

UnitedHealthcare (www.unitedhealthcare.com) provides a full spectrum of consumer-oriented health benefit plans and services, helping 25 million individual consumers nationwide achieve improved health and well-being through various health service systems. UnitedHealthcare arranges access to quality, affordable care with more than 500,000 physicians and care professionals and 4,600 hospitals across America. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune50 health and well-being company.

Frank F. Haack & Associates, Inc. is built upon a tradition of integrity, industry leadership, and excellence, offering a team of specialists that delivers tailored property and casualty and employee benefit solutions, resulting in sustained customer and employee satisfaction. Frank F. Haack & Associates, a Hilb Rogal & Hobbs Company, services its diverse client base across the Midwest and is a leader in the Wisconsin marketplace. Hilb Rogal & Hobbs is the nation's eighth largest insurance and risk management intermediary and is the tenth largest in the world.

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