



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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A.M. Best Affirms Ratings of UnitedHealth Group Inc and Its Major Insurance Affiliates

Ratings Supplement

The FSR of A (Excellent) and ICRs of “a” have been affirmed with a stable outlook for the following subsidiaries of **UnitedHealth Group Inc**:

- **United HealthCare Insurance Company**
- **United HealthCare Insurance Company of Illinois**
- **United HealthCare Insurance Company of New York**
- **United HealthCare Insurance Company of Ohio**
- **Unimerica Insurance Company**
- **Unimerica Life Insurance Company of New York**
- **Golden Rule Insurance Company**
- **MAMSI Life and Health Insurance Company**
- **MD-Individual Practice Association, Inc.**
- **Optimum Choice, Inc.**
- **United HealthCare of Alabama, Inc.**
- **United HealthCare of Arkansas, Inc.**
- **United HealthCare of Florida, Inc.**
- **United HealthCare of Georgia, Inc.**
- **UnitedHealthcare of Illinois, Inc.**
- **United HealthCare of the Midlands, Inc.**
- **United HealthCare of the Midwest, Inc.**
- **UnitedHealthcare of New England, Inc.**
- **United HealthCare of Ohio, Inc.**
- **UnitedHealthcare of North Carolina, Inc.**
- **UnitedHealthcare of New York, Inc.**
- **UnitedHealthcare of Wisconsin, Inc.**

The FSR of A- (Excellent) and ICRs of “a-” have been affirmed with a stable outlook for the following subsidiaries of **UnitedHealth Group Inc**:

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- **United HealthCare of Arizona, Inc.**
- **United HealthCare of Colorado, Inc.**
- **United HealthCare of Kentucky, Ltd.**
- **United HealthCare of Louisiana, Inc.**
- **UnitedHealthcare of the Mid-Atlantic, Inc.**
- **United HealthCare of Tennessee, Inc.**
- **United HealthCare of Texas, Inc.**
- **United HealthCare of Utah**
- **UnitedHealthcare Plan of the River Valley, Inc.**
- **American Medical Security Life Insurance Company**
- **AmeriChoice of New Jersey, Inc.**
- **AmeriChoice of Pennsylvania, Inc.**
- **Great Lakes Health Plan, Inc.**
- **Health Plan of Nevada Inc.**
- **Midwest Security Life Insurance Company**
- **Neighborhood Health Partnership, Inc.**
- **PacifiCare Behavioral Health of California, Inc.**
- **PacifiCare Life Assurance Company**
- **PacifiCare Life and Health Insurance Company**
- **PacifiCare of Arizona, Inc.**
- **PacifiCare of California**
- **PacifiCare of Colorado, Inc.**
- **PacifiCare of Nevada, Inc.**
- **PacifiCare of Oklahoma, Inc.**
- **PacifiCare of Oregon, Inc.**
- **PacifiCare of Texas, Inc.**
- **PacifiCare of Washington, Inc.**
- **Sierra Health & Life Insurance Company Inc.**

The FSR has been upgraded to A (Excellent) from A- (Excellent) and the ICRs to “a” from “a-” with a stable outlook for the following subsidiaries of **UnitedHealth Group Inc**:

- **Oxford Health Insurance, Incorporated**
- **Oxford Health Plans (CT), Inc.**
- **Oxford Health Plans (NJ), Inc.**
- **Oxford Health Plans (NY), Inc.**

The FSR of A- (Excellent) and ICRs of “a-” have been assigned with a stable outlook to the following subsidiaries of **UnitedHealth Group Inc**:

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- **Dental Benefit Providers of California, Inc.**
- **Unison Family Health Plan of Pennsylvania, Inc.**
- **Unison Health Plan of Pennsylvania, Inc.**
- **Unison Health Plan of Ohio, Inc.**
- **Unison Health Plan of South Carolina, Inc.**
- **UnitedHealthcare Insurance Company of the River Valley**

The ICR of “bbb+” has been affirmed with a stable outlook for **UnitedHealth Group Inc.**

The following debt ratings have been affirmed with a stable outlook:

UnitedHealth Group Inc—

- “bbb+” on \$450 million 4.125% senior unsecured notes, due 2009
- “bbb+” on \$500 million floating interest rate senior unsecured notes, due 2010
- “bbb+” on \$250 million 5.125% senior unsecured notes, due 2010
- “bbb+” on \$250 million floating interest rate senior unsecured notes, due 2011
- “bbb+” on \$750 million 5.25% senior unsecured notes, due 2011
- “bbb+” on \$450 million 5.5% senior unsecured notes, due 2012
- “bbb+” on \$550 million 4.875% senior unsecured notes, due 2013
- “bbb+” on \$450 million 4.875% senior unsecured notes, due 2013
- “bbb+” on \$250 million 4.75% senior unsecured notes, due 2014
- “bbb+” on \$500 million 5.0% senior unsecured notes, due 2014
- “bbb+” on \$500 million 4.875% senior unsecured notes, due 2015
- “bbb+” on \$750 million 5.375% senior unsecured notes, due 2016
- “bbb+” on \$500 million 6.0% senior unsecured notes, due 2017
- “bbb+” on \$250 million 6.0% senior unsecured notes, due 2017
- “bbb+” on \$1.1 billion floating interest rate senior unsecured notes, due 2018
- “bbb+” on \$850 million 5.8% senior unsecured notes, due 2036
- “bbb+” on \$500 million 6.5% senior unsecured notes, due 2037
- “bbb+” on \$650 million 6.625% senior unsecured notes, due 2037
- “bbb+” on \$1.1 billion 6.875% senior unsecured notes, due 2038

The following indicative rating has been affirmed with a stable outlook for securities available under the shelf registration:

UnitedHealth Group Inc—

- “bbb+” on senior unsecured debt

The following debt rating has been affirmed:

UnitedHealth Group Inc—

- AMB-2 on commercial paper

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The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at

www.ambest.com/ratings/methodology.

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