

SC&RA AND UNITEDHEALTHCARE DISCOUNT PROGRAM ENDORSEMENT LETTER

To CEO's, RVP's, VP of Sales and Account Management:

We have entered into an agreement with Specialized Carrier & Rigging Association (SC&RA) to offer UnitedHealthcare to their association members. Current association membership includes over 1,250 employers and 65,000 employees nationwide involved in the specialized transportation, rigging, cranes and trucking manufacturing/trade industries. This can be a great marketing opportunity for each local UnitedHealthcare office and affiliated brokers, given that there are over 20,000 employers solicited annually by the SC&RA trade association. Visit these websites for more details: scranet.org, scrahealthplan.com

Opportunities for Account Management Teams and Employer Groups

- Up to a 5% premium discount for new groups (2-50) off medical insurance rate-ups
- A 5% premium discount for new groups (51-99) that are fully insured
- Fully-funded groups (100+) will be subjected to pricing, plans, etc. for the state in which they reside and will be evaluated for discounts on a case by case basis. The SC&RA medical trust can leverage additional large group discounts for administration and reinsurance pooling costs when the trust is created
- Large self-funded ASO groups (100) will be eligible to participate in SC&RA reinsurance and administrative pricing while maintaining their own self-funded pools at the creation of the SC&RA Medical Trust
- A 5% percent premium discount for new dental, vision and life business and up to 2% with bundled medical and specialty benefits

The medical discount program only applies to states that are not small employer community rated and participate exclusively on the UnitedHealthcare state Department of Insurance filed product portfolio. This would exclude health programs offered by Oxford, Sierra Health, John Deere, MAMSJ or similar health plans not filed under the UnitedHealthcare product platform.

Long Term Savings for Employer Groups Through The SC&RA Medical Trust

Once defined membership levels reach 10,000 employees, the SC&RA board of directors and UnitedHealthcare will determine the feasibility of creating an Association Insurance Medical Trust for SC&RA members. When the Trust is established, participating SC&RA members can consider:

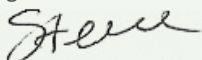
- Lower medical plan administrative costs via large group aggregation
- Reduce insurance risk charges (reinsurance pooling)
- Effective plan design solutions, population risk management resources, and expanded renewal strategies
- Deployment of professional actuarial and legal services to ensure sound financial plan
- Expanded medical plan reporting and utilization data to help manage group medical programs more effectively
- Continued retention of existing broker and Account Executive relationships for their SC&RA clients

The Application Process for Brokers

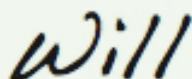
1. Get a quote through the normal underwriting process. Make sure to attach the franchise code (0000785) to the application.
2. Verify that the Employer group is a member of the SC&RA. To apply for membership: scrahealthplan.com.
3. Have the employer group sign and return the UnitedHealthcare Franchise code letter form to FCL@abrpros.com. This form must be returned to receive the discounts and be considered for membership in the Trust.

We embrace and support this recent association relationship and have already realized significant membership growth through our Account Executive and preferred broker channels. Contact Logan Greene in the Salt Lake City office (800.624.2942) for clarifications, or call David Runnells at Association Benefit Resources, the SC&RA Health Plan Director (877-938-0003). Some community rated states may not qualify for immediate discounts, but may qualify for participation in the trust.

Regards,



Steve Nelson - Regional CEO • West Region



Will Ferguson - Regional Vice President • West Region