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News Release

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PacifiCare and UnitedHealthcare partner with SIMNSA to enhance cross-border health care services for Latinos and their families

- *PacifiCare and UnitedHealthcare to make available SIMNSA programs for U.S.-employed Latinos*

CYPRESS, Calif., Sept. 27, 2006 – PacifiCare, a UnitedHealthcare company, is partnering with Sistemas Médicos Nacionales, S.A. de C.V. (SIMNSA), to make available innovative health plans for Latinos who prefer to visit doctors in Tijuana and other border cities in Baja California, Mexico.

PacifiCare's partnership with SIMNSA enables PacifiCare to market SIMNSA products and services alongside PacifiCare and UnitedHealthcare programs that provide Southern California-based businesses affordable, comprehensive coverage for their employees. SIMNSA offers a host of health plans with low or no copayments as well as dental and prescription drug benefits.

Based in Chula Vista, Calif., SIMNSA is a California-licensed health plan that was developed to provide affordable, quality health care coverage for a growing segment of the U.S. work force that prefers to access health care services in Mexico. Health care services are rendered by a network of more than 200 doctors and specialists in Baja California. SIMNSA also contracts with clinics in the San Diego area for members who need access to urgent care.

SIMNSA members must access all routine care in Mexico, but are covered for qualified urgent and emergency care while working or living in the United States. SIMNSA plans are open to Mexican nationals who are legal residents of the United States, U.S. citizens of Mexican ancestry and dual nationals. In addition,

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SIMNSA can also accommodate employers that want to offer their employees a “split-family” coverage option. This option allows employees to choose PacifiCare for themselves and SIMNSA for their dependents.

Latinos of Mexican origin comprise nearly 60 percent – or more than 20 million – of the Hispanic population nationwide, and more than 32 percent of the total Latino population nationwide resides in California. More than 52 percent, or 40,510, of the Mexican foreign-born citizens who became naturalized in 2005 reside in California, according to the Migration Information Resource – Spotlight on Naturalization Trends, Sept. 1, 2006. The Centers for Disease Control and Prevention’s National Center for Health Statistics shows that, “among immigrants, Hispanic adults were the most likely to be without health insurance (37 percent).”

“According to San Diego’s regional planning agency, nearly 35,000 people are commuting across the border into California each day to work,” said Frank Carrillo, CEO of SIMNSA. “However, this doesn’t include those who live in Southern California and support their families in Mexico. For these individuals, a California-based health plan may often not be an option. Through SIMNSA, however, our 20,000 members – many of whom might otherwise be uninsured – are able to attain employer-sponsored health care coverage for themselves and their families. By partnering with PacifiCare, we look forward to enhancing SIMNSA’s brand and its health care programs throughout Southern California.”

“We share SIMNSA’s goal of improving access to quality, affordable health care coverage for Latinos, particularly those who are legally employed in Southern California and may live and have families in either Southern California or Mexico,” said Russell Bennett, UnitedHealthcare’s vice president of Latino Health Solutions. “Data published by the Yankelovich Hispanic Monitor indicate that the majority of Latinos prefer to receive health care information in Spanish. By offering health care programs that are linguistically and culturally appropriate, we believe PacifiCare and SIMNSA have a tremendous opportunity to leverage our mutual experience and expertise in better addressing Latinos’ unique health care needs.”

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About SIMNSA

Sistemas Médicos Nacionales, S.A. de C.V. (SIMNSA), is a comprehensive health care service plan that was developed to provide quality health care for the growing U.S. work force that prefers to receive its health care coverage in Mexico. SIMNSA is one of the leading managed care programs in Northern Mexico and was the first Mexican provider network to be licensed as a health care service plan by the State of California. SIMNSA's network extends through the border cities of Tijuana, Tecate and Mexicali.

In 1998, SIMNSA's CEO, Frank Carrillo, was primarily responsible for the development and passage of legislation that amended state law and created opportunities for true cross-border health plans in California.

About UnitedHealthcare

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 Fortune 50 health and well-being company.

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