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**INTERCARE INSURANCE SOLUTIONS HONORED BY
UNITEDHEALTH GROUP WITH 2009 APEX AWARD**

*Intercare Wins for Implementing Paradigm Shift Toward Wellness
in Employee Benefit Design*

San Diego, Calif. (Date, 2009) – Intercare Insurance Solutions has received a 2009 Apex Award, an honor given by health and well-being company UnitedHealth Group (NYSE: UNH) to brokers and employers who employ innovative health care benefits strategies.

Intercare won the award for its forward-thinking collaboration with employers in the design of benefits programs that provide incentives to employees that positively affect their health behaviors, thereby reducing the risk of high-cost health care while improving the health of an employer's work force. Intercare's results and many satisfied clients are a testament to the company's reputation for delivering value-based benefits plans that shift the focus from managing disease to managing health.

“Too often benefits plans are designed without taking into account the unhealthy behaviors of an employee population,” said John Kahle, Intercare's senior vice president and chief wellness officer. “We challenge employers to change the way they think about health care benefits from treatment of disease to managing and improving employee health. By instituting and supporting a wellness program designed to address key health issues within a client's particular work force, employers are able to reduce overall health care costs as a direct result of changed employee behavior, a reduction in health risk factors, and an overall healthier and more productive employee population.”

Intercare's work with Clark Security Products is an example of the company's successful approach to changing employer perception and employee behavior. Intercare took Clark from a company that had simply offered employee health benefit plans to one that has become actively engaged in improving its employees' well-being and quality of life while reducing its health care costs.

With Intercare's value-based approach to benefits plan design, Clark was able to identify obesity, physical inactivity, use of sleep medication and smoking as the company's top four health risk factors. In addition, Clark engaged more than three-fourths of its employees in a biometrically driven health assessment. The results helped one employee discover he/she had Stage 1 thyroid cancer and take immediate action to get treatment; another employee at risk of a heart attack to lower his/her cholesterol; and another to reduce his/her caloric intake from 4,000 to 5,000 calories per day to 1,700 to 2,000 calories per day.

Clark realized a noticeable change in its employees' health and has seen wellness become a bigger part of the company culture.

"Intercare's innovative, long-term approach to employee benefits design has helped our company become more productive and profitable," said Cheryl Berg, Clark HR generalist. "Intercare is not only our broker, but our strategic partner who has stood side by side with us to help us incorporate a fully integrated wellness philosophy."

Now in its fifth year, the Apex Awards program is sponsored by UnitedHealth Group's *hub* magazine, a health care publication that examines employers' and care providers' best practices in improving access to affordable, quality health care. An independent, external judging panel, composed of leaders from across the health care industry, selected the winners based on innovative approaches to specific health care challenges. This year, more than 30 companies representing more than 1.8 million employees were named finalists for an Apex Award.

This year's judges praised Intercare for its "very tangible, value-based model," calling the company's work with Clark "an example of true collaboration that goes far beyond project implementation."

To read more about Intercare's award-winning program, visit www.hubmagazine.net.

About Intercare Insurance Solutions

Intercare Insurance Solutions provides insurance brokerage, health and welfare consulting, and risk management services to clients in San Diego, Houston and the Bay Area. The firm was founded in 1994 on the principle that insurance should be managed as an investment, not a cost. It has become one of the fastest growing brokerage and consulting firms in the industry through its pioneering wellness program, which first benchmarks each employee's health and then establishes incentives and action plans to improve individual health, well-being and productivity, to the benefit of corporate ROI.

Intercare has over 40 employees, and serves more than 250 clients across the biotech, medical device, manufacturing, financial services, and hospitality industries. Intercare's brokerage divisions include Employee Benefits Brokerage and Consulting, Qualified & Non-Qualified Retirement Plan Brokerage and Consulting, Workers' Compensation Brokerage, and Property & Casualty Brokerage. For more information on Intercare Insurance Solutions, please visit: www.intercaresolutions.com.

About the Apex Award

The Apex Award is an annual award sponsored by UnitedHealth Group's *hub* magazine, which is published three times a year and distributed to more than 20,000 employers, consultants/brokers and thought leaders in the health care industry. Its mission is to promote a national dialogue on how these groups are helping advance accessibility, quality, simplicity and affordability in health care. For more information, visit www.hubmagazine.net.

About UnitedHealth Group

UnitedHealth Group (NYSE: UNH) is a diversified health and well-being company dedicated to making health care work better. Headquartered in Minneapolis, Minn., UnitedHealth Group offers a broad spectrum of products and services through six operating businesses: United Healthcare, Ovation, AmeriChoice, OptumHealth, Ingenix and Prescription Solutions. Through its family of businesses, UnitedHealth Group serves more than 70 million individuals nationwide.

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