



nib and UnitedHealthcare International join forces in Australia

Seamless coverage for UnitedHealthcare's 'Global Solutions' expatriate insurance clients in Australia

SYDNEY, AUSTRALIA (July 24, 2012) – nib health funds limited (nib) and UnitedHealthcare International, a UnitedHealth Group company (NYSE: UNH), today announced a strategic alliance through which nib will support UnitedHealthcare International's Global Solutions expatriate insurance members in Australia and, in some cases, its local Australian members.

"Today's increasingly mobile global workforce has health needs that cut across borders, and we can now offer an attractive solution to those needs for UnitedHealthcare International's customer's in Australia," said nib's chief executive officer, Mark Fitzgibbon. "Through our exclusive relationship, UnitedHealthcare International's customers will now have access to nib's network of 500 leading Australian hospitals, as well as local physicians and direct payment arrangements with other care providers, such as dentists and opticians."

nib already provides private health insurance cover in Australia to approximately 20,000 international customers, including foreign workers and international students. According to Mr Fitzgibbon, the alliance with UnitedHealthcare International better positions nib to consider other international initiatives.

"We have a view that increasingly people will need global health insurance cover and that if we don't have an involvement in this phenomenon we could be missing an enormous opportunity," Mr Fitzgibbon said.

Global Solutions is UnitedHealthcare's global expatriate health insurance program for employers of all sizes with employees based internationally.

"UnitedHealthcare International's clients are benefitting from our expanding global health care network, providing their employees with seamless access to high quality health care," said Simon Stevens, president, Global Health, at UnitedHealth Group. "A growing number of our clients have operations in Australia, and they now will have access to top hospitals and care providers there."

UnitedHealth Group serves 75 million people worldwide through its family of US and international health and well-being businesses. The company recently expanded Global Solutions coverage to eight Middle Eastern countries through a similar strategic alliance with Dubai based Al Sagr Insurance company.

About nib

nib provides health insurance cover to approximately 460,000 policyholders for hospital, medical and ancillary needs. nib now provides private health insurance cover in Australia to approximately 20,000 international customers, including foreign workers and international students. With premium revenue in 2011 of more than AUS\$1 billion, nib is Australia's fifth largest health insurer and the only ASX-listed health insurer (ASX: nhf).

About UnitedHealth Group

UnitedHealth Group (NYSE: UNH) is a diversified health and well-being company dedicated to helping people live healthier lives and making health care work better. With headquarters in Minnesota, USA, UnitedHealth Group offers a broad spectrum of products and services through UnitedHealthcare, which provides health care coverage and benefits services; and Optum, which provides information and technology-enabled health services. UnitedHealth Group serves more than 75 million people worldwide. Visit www.unitedhealthgroup.com/global for more information.

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