

## **Physicians Mutual Announces New, Affordable Health Care Options for Small Business Owners, Self-Employed Individuals and Others Without Coverage**

(Omaha, Neb., April 30, 2006) – Physicians Mutual is joining the national effort to draw attention to the millions of Americans who lack health insurance coverage. “Cover the Uninsured Week,” May 1-7, 2006, highlights the importance of new affordable health care options for the uninsured, which includes nearly 46 million people.

According to the Employee Benefit Research Institute (EBRI), studies show that nearly 60 percent of uninsured working adults are employed full-time. Self-employed individuals and employees at small businesses account for nearly 36 percent of all uninsured workers.

“Many people who are self-employed, employed by, or run a small business, need to buy their own health insurance,” says Melissa Crawford, senior vice president, Physicians Mutual. “Unfortunately, many of these individuals opt to go without health insurance altogether. At Physicians Mutual, we have many options to help meet the needs of the uninsured.”

The Physicians Mutual Integrated Health Portfolio (IHP) includes coverage for doctor’s office visits, hospital stays, surgeries, outpatient treatment and catastrophic major medical with a variety of choices and price points. The portfolio also includes a prescription drug discount card and vision discount card.

“This portfolio of products is designed for self-employed individuals who are looking for a plan that pays a portion of everyday health care costs such as doctor’s visits, childhood immunizations, and screenings like mammograms and prostate cancer tests,” says Crawford. “We have options with no deductibles, which means policyholders receive benefits the first time they have a covered medical expense.”

### **About Physicians Mutual**

Physicians Mutual Insurance Company and Physicians Life Insurance Company, a member of the Physicians Mutual family, provide a full portfolio of health and life insurance products, as well as financial products. The combined companies have assets of more than \$2 billion.

Both Physicians Mutual and Physicians Life consistently receive high grades from independent insurance analysts. They have an A.M. Best rating of “A (Excellent),” based on financial strength. Standard and Poor’s® gives both Physicians Mutual and Physicians Life an “AA- (Very Strong)” rating. Weiss Ratings, Inc. gives Physicians Mutual an “A+ (Excellent)” rating and Physicians Life an “A- (Excellent)” rating. In addition, Physicians Mutual is one of only two companies to be ranked in the Wards’ Top 50 for 15 straight years.

Founded in 1902, Physicians Mutual’s headquarters are in Omaha, Nebraska. For additional information, visit [www.PhysiciansMutual.com](http://www.PhysiciansMutual.com).