

Help your employees protect their families

It's hard to ignore the importance of life insurance. Most employees want it and many depend on their employer to provide it.[1] With UnitedHealthcare life insurance, you can help give your employees the protection they seek with options to fit any budget. Plus, the plan includes many resources and personal support services at no extra cost.

Family security starts with Basic Life

Basic Life is a term life policy that gives your employees a base amount of coverage, which pays a lump-sum cash benefit directly to the employees' beneficiaries in the event of their death. It's common for employers to help pay for Basic Life and give employees the option to pay for additional coverage. If savings is a priority, consider offering a voluntary plan.

Flexible ways to offer more protection

These options let you enhance your plan offering at little or no cost to you.

Plan options	Description
Basic Life + Dependent (optional)	Choose coverage based on flat amounts or a multiple of employee salary Employees can add coverage for spouses and children
Supplemental Life	Employees can buy additional coverage for themselves and family members at no cost to you
Accidental Death and Dismemberment (AD&D)[2]	Included with Basic Life, this provides coverage for loss of life or injuries incurred on or off the job and within 90 days from the date of an accident
Additional Benefits[3] (optional)	• Accelerated benefit – Provides an advance payout of benefits for covered persons who are terminally ill • AD&D seat belt and air bag benefit – Pays an additional percentage of AD&D if wearing a seat belt or if air bag deploys at the time of an automobile accident

continued

Other features include:

- Guaranteed issue amounts
- Flat rates (easier administration)
- Waiver of premium benefit
- Portability (supplemental life only)
- Expert claim support

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24/7 support services included at no extra cost

Employees and their loved ones will have access to resources and personal support services designed to help them deal with any challenges if the unthinkable happens. Plus, they'll have access to **liveandworkwell.com** to find providers, support resources and more.

Member services
(for employees and their family members)

- Will and trust preparation (online)
- Travel assistance
- **liveandworkwell.com**

Beneficiary services
(for beneficiaries only)

- Phone and face-to-face grief support[4]
- Financial and legal consultation support[5]
- Wealth management account

Beneficiary Companion
(for beneficiaries only)

- Guidance services, including help obtaining death certificate copies
- Social media shutdown and memorialization
- Fraud prevention and resolution

Advantages of plans working together

Consider the value in offering life insurance with a UnitedHealthcare health plan.

- Integrating UnitedHealthcare health plans may result in cost savings
- Get simpler administration with one:
  - Dedicated account team
  - Integrated implementation process (eligibility, claims, billing)
  - Self-service administration website



More than 1/3

of American households say they would have immediate or near-immediate trouble paying living expenses if their primary wage earner died[6]

Learn more

Contact your UnitedHealthcare representative

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[1] Guta, Michael. 68% of Employees Would Purchase a Group Life Insurance Plan If Offered to Them. Small Business Trends, May 13, 2020. Web.

[2] AD&D limitations: The AD&D policy does not typically pay out under the following situations: disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by a physician, driving while intoxicated, engaging in any hazardous activities or traveling in a private aircraft.

[3] Not available for dependent life policies.

[4] There is no charge for referrals or for seeing a clinician within our network for up to 2 visits per issue.

[5] There is no cost for the initial consultation. Subsequent legal assistance is available for a 25% discount. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

[6] 2018 Insurance Barometer Study. Life Happens and LIMRA. Accessed November 2020.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Will and Trust Beneficiary Services are offered through Optum. Optum is an affiliate of UnitedHealthcare. Travel Assistance services are provided by UnitedHealthcare Global Assistance. Beneficiary Companion is provided by Generali Global Assistance, LLC, a service provider not affiliated with United Healthcare.

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