

# Welcome

Get the most out of your life insurance benefits.

See inside for key information and services about your life insurance plan.



## Thank you for being a UnitedHealthcare member.

We're here to help make each step of your health care experience easier. That's why we've put together this guide, to help you better understand your life insurance benefits so you can get the most out of your plan.

### About your life insurance plan.

Your life insurance plan is a term life policy that will help financially support your family and loved ones in the event of your death. The length of your policy (term) is determined by your employer. For your specific coverage details and coverage amounts, please see your certificate of coverage.

As part of your plan, you also have Accidental Death and Dismemberment (AD&D)<sup>1</sup> coverage which pays out an additional amount in the event of loss of life or limbs sustained in an accident.

### How your life insurance works.

If you should pass away during the plan year, your plan will pay a lump-sum cash benefit directly to those people you have identified as a beneficiary. Your beneficiary can use the money to help cover costs like funeral expenses, mortgage and education. Your plan includes a number of important services to help you and your family be more prepared, including:

- Will and trust preparation
- Legal services
- Wealth management
- Grief support
- Financial services
- Travel assistance



#### Call anytime for personal assistance: 1-866-302-4480.

- Grief support, legal services and financial services are provided through the Optum Employee Assistance Program (EAP). For online services, visit [liveandworkwell.com](https://liveandworkwell.com) and use Access Code: **LifeEAP**.
- TDD/TTY line for people who are hearing- or speech-impaired.
- Translators available for non-English speakers.

Maintaining your privacy and confidentiality is of utmost importance. All records, referrals and evaluations are kept private in accordance with federal and state laws.



If you have questions about your coverage, please refer to your certificate of coverage or contact your employer benefits team.



### Will and trust services Plan ahead.

Creating a will and trust gives you more control over future events and allows family to follow your wishes. Your life insurance plan includes online will and trust services to help you:

- Create a will: Easily prepare a will, trust and power of attorney legal document. (Registration is required.)
- Find local attorneys, search legal forms and hundreds of helpful articles written by legal experts.
- Access financial planning help and helpful cost calculators.

#### Easy online access.

1. Visit [liveandworkwell.com](https://liveandworkwell.com).
2. Access Code: **LifeEAP**.
3. Select **Financial & Legal tab**.
4. Select **Estate Planning or Retirement Planning**.



## Steps to filing a claim:

- 1 Notify the employer about the death of the person covered by the life insurance plan.
- 2 Go to [myuhc.com](https://myuhc.com)® to access your life claims packet.
- 3 Complete, sign and date the necessary forms.
- 4 Send the completed forms to the employer for the claim to be processed.

### After your claim is received.

When we've received all the information we need to review your claim, we will:

1. Inform you by phone or letter that we are reviewing everything.
2. Ensure your claim receives a thorough, fair and objective evaluation.
3. Send benefit proceeds to you as designated, upon approval.

If you have any questions about the process or information needed, please call our claim service team at **1-888-299-2070 between 8 a.m. and 6 p.m. ET.**

## How to access your claims packet.

1. Go to [myuhc.com](https://myuhc.com).
2. Under the Links and Tools, select **Disability, Life and Supplemental Health Information.**
3. Select your life claim packet.



## Family and beneficiary support

# Support for your loved ones.

Your benefit includes support from the Optum® Employee Assistance Program, which is designed to help your loved ones deal with the difficulties that come with a loss. All services are confidential, and our specialists are available 24/7.

### Grief support:

- Up to two sessions for grief support.
- Access to referrals among a national network of licensed and certified clinicians (for beneficiaries only).
- Access to referrals among community resources, such as grief support groups (for beneficiaries only).

### Legal support:

- One 30-minute consultation each year with a legal expert.
- 25 percent discount on continuing services.

### Financial support:

- Up to 60 minutes of phone consultation each year with a financial expert.

### Beneficiaries can open a Wealth Management Account.

Beneficiaries who receive a life insurance payment can open a Wealth Management Account from Optum Bank® for help managing the money. An account will automatically be opened for approved payments of \$5,000 or more.

- Insurance proceeds are secure and will be there when you are ready to use them.
- Account funds are readily accessible by either writing a check or using your Wealth Management Account Debit MasterCard®. A card is mailed 7 to 10 business days after your account is opened.
- All or part of the money can be withdrawn at any time, without penalty.



## Travel assistance

# Travel made less stressful.

You and your family have access to travel assistance through UnitedHealthcare Global Assistance, a leading provider of international travel assistance services. If you travel 100 miles or more away from home or outside the country, you have access to these services 24 hours a day, anywhere in the world.

### Travel assistance services:

- Emergency travel arrangements.
- Assistance in replacing lost or stolen travel documents.
- Emergency translation services.

### Medical assistance and emergency transportation:

- Referrals to medical or dental providers worldwide.
- Assistance with monitoring of medical treatment, hospital payment, transfer of insurance information, coordination of medication and vaccine transfers.
- Emergency medical evacuation and more.



## Get travel help anytime and on the go.

Log in to [UHCGlobal.com](http://UHCGlobal.com) to print your Global Assistance ID card, get up-to-date travel alerts, travel tips and much more.

### Create your account:

1. Visit [UHCGlobal.com](http://UHCGlobal.com).
2. Select **Member Log-in**.
3. Select **Visit Global Intelligence Center**.
4. Select **Create User** and enter the ID number 358231.

### Travel numbers to save in your phone.

**Global Emergency Response Number:** +1-410-453-6330  
(reverse charges accepted)

**Australia:** 1-800-127-907

**Israel:** 1-809-41-0172

**Brazil:** 0800-891-2734

**Japan:** 00531-11-4065

**Dominican Republic:**  
1-888-567-0977

**Mexico:** 001-800-101-0061

**France:** 0800-90-8505

**U.S. and Canada:**  
1-800-527-0218

**India:** 000-800-100-1603

**U.K.:** 0800-252-074

Toll-free access if the number is dialed within that country. For a list of additional countries, please log in to [UHCGlobal.com](http://UHCGlobal.com).



<sup>1</sup> 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 travel in a private aircraft.

The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review your life insurance certificate of coverage.

Will and trust services offered through Optum. Optum is a subsidiary of UnitedHealth Group.

Travel Assistance Services provided by UnitedHealthcare Global, a subsidiary of UnitedHealth Group.

Beneficiary Services are offered by Optum, a subsidiary of UnitedHealth Group.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company.

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 details of the coverage, 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.

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MT-1133170.2 6/18 ©2018 United HealthCare Services, Inc. 18-8536-B