Life Insurance

Quick reference guide

UnitedHealthcare®
UnitedHealthcare Specialty Benefits unites a comprehensive portfolio of specialty insurance products from one credible source. Our broad array of products includes employer contribution and employee paid insurance plans, as well as non-insurance programs. Our responsive team of experts works together to provide knowledge and experience, backed by the vast resources of UnitedHealth Group.

Our life insurance portfolio includes a wide range of benefit options, enhanced by flexible plan designs and value-added services.

**Product scope**

**Basic Life Insurance**
- Life insurance typically paid by the employer
- Available in flat amounts, multiples of salary, or by job classification

**Supplemental Life Insurance**
- Employees can buy more life insurance than the Basic amount provided by the employer
- Rates are typically age-banded

**Dependent Life Insurance**
- Employees can purchase optional coverage for a spouse and child(ren)

**Accidental Death and Dismemberment (AD&D)**
- Provides employee with additional insurance coverage for loss of life or injuries sustained in an accident on or off the job*
- Basic or Supplemental AD&D* available
- Basic Life and AD&D* are typically sold together and have same benefit amounts
- Supplemental AD&D* offered independent of Supplemental Life
- Non-occupational coverage also available

**Special features**
- AD&D seat belt benefit pays an additional percentage of AD&D* benefit, up to $10,000 when the insured individual was wearing his or her seat belt at the time of an automobile accident; the AD&D seat belt and air bag benefit pays an additional percentage of AD&D* benefit each, up to $20,000 for seat belt and air bag, combined, if a seat belt was being used, and a manufacturer-installed airbag was deployed, at the time of the automobile accident
- Convenient one-source account team
- Toll-free access to customer service
- State-of-the-art claims technology

*Limitations for AD&D may include, but are not limited to: 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 physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft

**Value-added services**

The following services are automatically embedded with all life insurance products, at no additional cost to employer or employee.

**Travel assistance services**
- Assists domestic and foreign travelers with a variety of emergency travel-related services, such as medical assistance, emergency transportation and pre-trip information
- Access to OnCall Travel Assistance customer service center via toll-free or collect telephone call or the Internet, available 24/7 from anywhere in the world
- Covers up to 90 days on any one trip when traveling 100+ miles from home or office

Services provided by OnCall International.
Will and Trust preparation services
- Access to information on will preparation, including articles, forms and calculators
- Online, self-service will preparation tool
- Online or telephone assistance for document preparation

Services provided by CLC.

Beneficiary services
- Grief consultation and financial/legal assistance services for beneficiaries, including 24/7 phone line, referrals for face-to-face counseling and access to credentialed clinicians, financial consultants and attorneys
- Communications kit with support resources

Grief services offered by OptumHealth Behavioral Solutions. OptumHealth is a brand of UnitedHealth Group.

Wealth Management Account
Life insurance benefit amounts over $5,000 are placed in a Wealth Management Account to allow the beneficiary time to decide how to use the insurance proceeds.*

Wealth Management Accounts provide:
- Security of an FDIC insured account
- Convenience of checks and Wealth Management Account Debit MasterCard®
- Competitive interest rates
- Flexibility of frequent transactions

Services provided by OptumHealth Bank, member FDIC.

* Fees may apply under special circumstances and may reduce earnings on account.

Flexible plan design
(standard features in italics)

Eligibility
- All full-time employees working a minimum of 30 hours per week (other options may be available)
- Dependent child(ren) must be age 14 days to 19 years, or up to 25 years of age if full-time student

Benefit percentages
- **Basic Life:** Minimum $10,000
- **Basic AD&D:** Same amount as Basic Life
- **Supplemental Life:** Typically $10,000 increments or multiple(s) of salary; maximum limits up to $500,000 may be available*
- **Supplemental AD&D:** Same amount as Supplemental Life
- **Dependent Life:**
  - Spouse – Typically $5,000 increments; maximum limits up to $20,000 or more may be available
  - Child(ren) – Typically $5,000 or $10,000 per child

*Qualification required for higher amounts.

AD&D benefits
- 100% payment of the scheduled amount for: Loss of life; loss of both hands or both feet; loss of sight of both eyes; loss of one hand and sight of one eye; loss of one foot and sight of one eye; quadriplegia
- 50% payment of scheduled amount for: para-, tri- and hemiplegia; loss of one hand; loss of one foot; loss of sight of one eye; coma
- 25% payment of scheduled amount for loss of speech or hearing; loss of thumb and index finger of same hand; or uniplegia
- The AD&D seat belt benefit pays an additional percentage of AD&D benefit, up to $10,000; the AD&D seat belt and air bag benefit pays an additional percentage of AD&D benefit each, up to $20,000 for seat belt and air bag, combined

Group size
- Basic and Supplemental Life/Basic and Supplemental AD&D and Dependent Life available to groups with 100+ eligible employees
- Benefit amounts, maximums and options may vary by state or group size

Contact Us
For more information, contact a UnitedHealthcare Specialty Benefits sales representative or visit www.uhcspecialtybenefits.com

All products may not be available in all states. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group. ©2010 United Healthcare Services, Inc.

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies.
Accelerated benefit
- Provides an advance payout of benefits for covered persons who are terminally ill and not expected to live for more than one year
- Typically pays 50% (up to $250,000) of life insurance amount to employee
- No charge for loss of interest in the event of a payout
- Not available for dependent life
- End benefit and associated premium reduced by the accelerated benefit amount paid to the employee

Waiver of premium
- If an eligible employee becomes totally disabled before age 60, we waive Basic and Supplemental Life premiums and provide life coverage until a maximum age, usually age 65
- Annual proof of disability required

Life conversion
- Employees who are losing group plan coverage may convert to an individual whole life insurance policy (without evidence of insurability), under certain circumstances
- Application and payment of the first month’s premium must be made within 31 days of termination of group life coverage

Portability
- Available for employees
- May also be available for Dependent Supplemental Life

Optional benefits
- Variety of optional benefit riders available for AD&D benefits, such as Child Care Expense Benefit and Education Benefit

Benefit reduction
- For Life and AD&D
  - Reduction to 65% at age 65 and to 50% at age 70
  - Reduction to 65% at age 65; 50% at age 70; 35% at age 75
  - Reduction to 65% at age 65; 50% at age 75

Guaranteed issue
- Basic Life:
  - GI will vary based on group size and schedule of benefits
- Supplemental Life:
  - GI will vary based on minimum participation requirements; coverage may not be offered if participation is below 20%
- Dependent Life/Spouse: $25,000
- Dependent Life/Child: $5,000
- Late applicants and amounts exceeding the Guaranteed Issue are subject to Evidence of Insurability

For more information, contact your UnitedHealthcare Specialty Benefits sales representative or visit www.uhcspecialtybenefits.com

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.