



Financial
Protection

Life insurance

Basic life insurance with supplemental coverage



One of the most important things about life insurance is the financial peace of mind it gives you and your loved ones. UnitedHealthcare offers basic life insurance that allows you to provide for others if you pass away. If you wish, you can increase your coverage by purchasing supplemental life insurance.

Please refer to your official benefit information for specific coverage amounts and terms.

Basic life insurance.

With this policy, we make a payment to your beneficiaries if you die. Your employer decides the amount of coverage your policy will have.

Optional supplemental life insurance.

You have the option to purchase supplemental life insurance if you want to increase your life insurance coverage. Supplementing your basic life insurance policy may help you better meet your personal needs.



Accidental death and dismemberment insurance (AD&D).

AD&D insurance is included in your basic life insurance coverage. It provides an additional benefit if you suffer death or dismemberment in an accident.

- **Seat belt benefit:** If you are in a fatal car accident in a private passenger vehicle while wearing a seat belt, your AD&D benefit may pay an extra 10%. However, the benefit is not payable to either a driver or passenger if the driver was legally intoxicated or under the influence of drugs at the time of the accident
- **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

See your Certificate of Insurance for specific exclusions and limitations that apply to your coverage.

Value-added services.

- **Additional services for beneficiaries,** including grief and loss consultation and financial and legal assistance¹
- **Extra services for added peace of mind,** including employee access to 24/7 travel assistance for domestic and foreign travelers with emergency travel needs, as well as online tools and information for preparing wills and trusts²
- **Wealth Management Account³:** Provides beneficiaries payment via an interest-bearing account. This beneficiary-owned account provides the security of an FDIC-insured account, the convenience of using a check or debit card and the flexibility to withdraw all or part of the funds at any time.



Enroll today.

Start receiving financial peace of mind with a basic life insurance plan from UnitedHealthcare.



¹ Grief services offered by OptumHealth Behavioral Solutions. OptumHealth is a subsidiary of UnitedHealth Group.

² Travel Assistance services provided by OnCall International. Will & Trust services provided by CLC, Inc.

³ Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare at the time of claim review to include limited availability in certain states. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, it is provided on Form LASD-POL-LIFE NY (05/03). In Texas, it is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

Benefits and programs may not be available in all states or for all group sizes. Components are subject to change.