



## Your family can rest a little more easy.

Basic Life is a term life insurance plan that is provided and paid by your employer and designed to help your family through a difficult time.

### Get financial protection with Basic Life insurance.

It's a good feeling to know your employer is paying for such a valuable benefit that helps provide financial and emotional support for your loved ones in case of your unexpected death. With Basic Life, you'll have a plan that pays a cash benefit directly to your designated beneficiaries to be used to help cover costs like funeral expenses, mortgage and education.

The plan also includes coverage for Accidental Death and Dismemberment (AD&D), which pays out an additional amount for the loss of life or limbs caused by an accident.<sup>1</sup>

### Consider more coverage with Supplemental Life insurance.

It's important to determine all the expenses and financial commitments your family might face in your absence. If you seek more coverage, you may be able to purchase **Supplemental Life insurance**, which pays more benefits beyond your Basic Life plan. See your benefit documents or contact your employer to learn about plan availability and options.

continued

### Did you know?



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# 24/7 support services for you and your loved ones at no extra cost.

Should you pass away, settling your affairs can be overwhelming for your loved ones. As part of your life insurance plan, you and your beneficiaries will have access to many resources and personal support services to help you prepare and help your loved ones cope. These services are available 24/7 and at no extra cost.

<b>Member services</b> For you and your family.	<b>Beneficiary services</b> For beneficiaries.	<b>Beneficiary Companion</b> For beneficiaries.
<b>Will and trust preparation.</b> Help to create a will, trust and power of attorney online.	<b>Grief support.<sup>3</sup></b> Phone access to master's-level specialists and face-to-face counseling.	<b>Guidance services.</b> Help in obtaining death certificate copies and notifying Social Security, credit agencies and more.
<b>Travel assistance.</b> Help with travel-related or medical emergencies.	<b>Financial and legal support.<sup>4</sup></b> Consultations with certified financial and legal professionals.	<b>Social media shut-down.</b> Help in discontinuing access to your social media accounts and assistance in preserving your digital profile for friends and family.
<b>liveandworkwell.com.</b> A secure website to find providers, community support resources and more.	<b>Wealth management account.</b> Access to a bank account to help manage a benefit payout.	<b>Fraud resolution.</b> Help to protect against identity theft, including credit report reviews, account freezing and fraud resolution.

## Review your benefits

See your benefit documents to learn about your Basic Life coverage details and coverage options available.

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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 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。請致電：1-800-445-9090, TTY 711。

<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.

<sup>2</sup> 2018 Insurance Barometer Study. Life Happens and LIMRA. Web.

<sup>3</sup> There is no charge for referrals or for seeing a clinician within our network for up to 2 visits per issue.

<sup>4</sup> There is no cost for the initial consultation. Subsequent legal assistance is available for a 25 percent 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.

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 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.

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 and 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 UnitedHealthcare. UnitedHealthcare is not responsible or liable for care, services or advice given by the provider or vendor of these services.