



Offering a life insurance product is an added benefit that can help you attract and retain talented employees. It offers peace of mind and security for your employees and their loved ones. The United HealthCare Insurance Company life insurance product is fully integrated with our medical products, giving employers convenience and simplicity.

A Suite of Life Insurance Products

- **Basic Life** schedules may be based on flat amounts of coverage, job level or a multiple of the employee's salary.
- **Accidental Death and Dismemberment (AD&D)** provides 24-hour insurance coverage for loss of life or injuries sustained within 90 days* from the date of the accident.
- **Dependent Life** provides security for an employee's family.

Additional Features

- **Accelerated Benefit** for employees who are terminally ill and not expected to live for more than one year.
- **Waiver of Premium** for eligible employees totally disabled before age 60, until age 65.
- **Interest Bearing Account** holds benefit payments.
- **AD&D Seat Belt Benefit** pays an additional 10 percent of the AD&D benefit (up to \$10,000) if a covered person dies while wearing a properly fastened seat belt.
- **Life Conversion** allows employees to convert to an individual life insurance policy when losing coverage under the group plan under certain circumstances.

Basic Life/AD&D Benefits

| | 2-5 LIVES | 6-19 LIVES | 20-50 LIVES |
|---|-------------------|--------------------|--------------------|
| FLAT AMOUNT COVERAGE (INCREMENTS OF \$5000) | \$15,000-\$50,000 | \$15,000-\$175,000 | \$15,000-\$250,000 |
| MULTIPLE OF SALARY (ROUNDED TO THE NEXT \$1000 IF NOT A MULTIPLE OF \$1000) | 1x OR 2x salary | 1x OR 2x salary | 1x OR 2x salary |
| GUARANTEED ISSUE | \$0 | \$50,000 | \$100,000 |

Life Insurance and AD&D benefits both reduce 35 percent at age 65 and to 50 percent of the original amount at age 70. Coverage limitations and exclusions may apply.

*Limitations for AD&D: Disease, bodily or mental infirmity, suicide, assault, felony, war, use of any drug, driving while intoxicated, engaging in any hazardous activities, private aircraft.

Dependent Life

Employers choose 1 of 3 plans

| DEPENDENT BENEFIT | SPOUSE | CHILD |
|-------------------|---------|---------|
| PLAN A | \$7,500 | \$3,750 |
| PLAN B | \$4,000 | \$2,000 |
| PLAN C | \$2,000 | \$1,000 |

Coverage is guarantee issue. Coverage is not available for spouse only or child(ren) only. Not available for retirees. Benefit will be paid as follows: Dependent age, 0-13days = No benefit; 14 days and older = Full benefit.