



The most important measure of any life insurance product is the security it provides. The United HealthCare Insurance Company offers a fully integrated life insurance product that provides security for employees and convenience for employers.

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)** The plan provides 24-hour insurance coverage for loss of life or injuries sustained within 90 days* from the date of the accident.
- **Dependent Life** To provide security for an employee's family, we also offer dependent life coverage.

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	\$2,000	\$1,000
PLAN B	\$4,000	\$2,000
PLAN C	\$7,500	\$3,750

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, 0-13 days = No benefit; 14 days and older = Full benefit.

Additional Features

- **Accelerated Benefit** For employees who are terminally ill and not expected to live for more than one year. The death benefit and associated premium will be reduced by the accelerated benefit amount paid to the employee. This option is not available for dependent life and some states may have restrictions.
- **Waiver of Premium** For eligible employees totally disabled before age 60 with coverage until age 65. Annual proof of disability required.
- **Interest Bearing Account** Benefit payments are transferred directly into an interest bearing account with "checkbook" system.
- **AD&D Seat Belt Benefit** If a covered person dies in a car accident and was wearing a properly fastened seat belt, an additional 10 percent of the AD&D benefit is paid up to \$10,000.
- **Life Conversion** Employees may convert to an individual life insurance policy when losing coverage under the group plan under certain circumstances.

UnitedHealthcare offers competitive compensation for life insurance sales, including additional commission incentives for preferred brokers.

UnitedHealthcare®

A UnitedHealth Group Company