

It just makes sense.SM



Unimerica Life products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company, Hartford Connecticut, except in New York.

Unimerica Disability Products are underwritten by Unimerica Insurance Company and United HealthCare Insurance Company. May not be available in all states.

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Life and Disability

Specialty Products





Offering Financial Well-Being

One of the most important aspects of life insurance is the financial well-being it gives to consumers and their families. Unimerica®, a UnitedHealth Group company, recognizes this fundamental requirement and offers wholly owned and fully integrated life insurance policies for you and your employees.

In addition, UnitedHealthcare offers a distinctive disability portfolio from Unimerica that emphasizes healthy lifestyles, independent living and a return-to-work philosophy.

Offering a Comprehensive Portfolio of Life and Disability Products

Unimerica's Life and Disability products provide your employees with security and flexibility.

Life Insurance Policies

- **Basic:** Basic life coverage can be based on flat amounts, job level, or a multiple of the employee's salary.
- **Basic and Dependent:** To provide more security for families, we also offer the option of adding dependent life coverage to the basic plan for spouses and children.
- **Basic and Supplemental:** Plans can be designed to give an employee the option to "buy up" to higher levels of coverage beyond the basic plan. Guaranteed Issue amounts are available for life insurance and Accidental Death and Dismemberment insurance, based on participation and group size.
- **Basic, Dependent and Supplemental:** To provide the most coverage, plans can offer employees both dependent and supplemental insurance in addition to basic coverage.

Accidental Death and Dismemberment (AD&D) Policy

This policy provides additional insurance coverage for loss of life or injuries sustained on or off the job and within 90 days from the date of an accident.* AD&D insurance can only be purchased with one of the basic life insurance policies. Please see the Underwriting Guidelines and Requirements for more details.

Disability Policies

We offer a wide selection of group disability standard benefits, including Short Term Disability, Long Term Disability and Voluntary Disability. Optional enhancements, such as specific disease and key employee benefit riders, are also available for certain group sizes.

*Limitations for AD&D include: 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 private aircraft. Non-occupational coverage only is also available.

Life

Life insurance products are provided by Unimerica®, a UnitedHealth Group company.

Advantages

- Convenient one-source account team from UnitedHealthcare.
- Simple benefit payout process with an interest-bearing account and “checkbook” system.
- Accelerated benefit of up to 50 percent of covered amount under certain circumstances*.
- Waiver of premiums for disabled employees under age 60.
- Conversion to an individual life insurance policy under certain circumstances.
- AD&D seat belt benefit of an additional 10 percent of the AD&D benefit (up to \$10,000).**

LIFE AND AD&D PRODUCTS

PRODUCT	Basic Life	Dependent Life																																					
# EMPLOYEES	2-99	2-99																																					
COVERAGE OVERVIEW	Coverage can be based on a flat coverage amount, a multiple of the employee's salary, or job classification.	To provide security for employees' families, employers can choose from several plans. <table><tr><th>Spouse</th><th>Child</th></tr><tr><td>\$10,000</td><td>\$5,000</td></tr><tr><td>\$7,500</td><td>\$3,750</td></tr><tr><td>\$5,000</td><td>\$2,500</td></tr><tr><td>\$4,000</td><td>\$2,000</td></tr><tr><td>\$2,000</td><td>\$1,000</td></tr></table>	Spouse	Child	\$10,000	\$5,000	\$7,500	\$3,750	\$5,000	\$2,500	\$4,000	\$2,000	\$2,000	\$1,000																									
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	<table><tr><th>Group Size</th><th>Flat Amount</th><th>Multiple of Salary</th><th>Guaranteed Issue</th></tr><tr><td colspan="4">Administered With Disability Products or as Stand-Alone</td></tr><tr><td>2-9</td><td>\$15,000-\$50,000</td><td>1x salary to \$50,000 maximum</td><td>\$50,000</td></tr><tr><td>10-99</td><td>\$15,000-\$100,000</td><td>1x or 2x salary to \$100,000 maximum</td><td>\$100,000</td></tr><tr><td colspan="4">Administered With Medical Products or as Stand-Alone</td></tr><tr><td>2-5</td><td>\$15,000-\$50,000</td><td>1x or 2x salary to \$50,000 maximum</td><td>None</td></tr><tr><td>6-19</td><td>\$15,000-\$175,000</td><td>1x or 2x salary to \$175,000 maximum</td><td>\$50,000</td></tr><tr><td>20-50</td><td>\$15,000-\$250,000</td><td>1x or 2x salary to \$250,000 maximum</td><td>\$100,000</td></tr><tr><td>51-99</td><td>\$15,000-\$350,000</td><td>1x or 2x salary to \$350,000 maximum</td><td>\$100,000</td></tr></table>		Group Size	Flat Amount	Multiple of Salary	Guaranteed Issue	Administered With Disability Products or as Stand-Alone				2-9	\$15,000-\$50,000	1x salary to \$50,000 maximum	\$50,000	10-99	\$15,000-\$100,000	1x or 2x salary to \$100,000 maximum	\$100,000	Administered With Medical Products or as Stand-Alone				2-5	\$15,000-\$50,000	1x or 2x salary to \$50,000 maximum	None	6-19	\$15,000-\$175,000	1x or 2x salary to \$175,000 maximum	\$50,000	20-50	\$15,000-\$250,000	1x or 2x salary to \$250,000 maximum	\$100,000	51-99	\$15,000-\$350,000	1x or 2x salary to \$350,000 maximum	\$100,000	
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NOTES	Life insurance and AD&D benefits both reduce to 65% at age 65 and to 50% of the original amount at age 70. Additional coverage limitations and exclusions may apply. Guaranteed Issue amount for groups of 2-5 lives is \$25,000 in the following states: Alabama, Arkansas, Colorado, Indiana, Mississippi, Missouri, North Carolina, Ohio, South Carolina, Tennessee and Utah. Coverage may not be available to all groups. Some restrictions on final amount may apply. Multiple of salary is rounded to next \$1,000 if not a multiple of \$1,000.	Coverage is Guaranteed 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. Coverage depends on group size and may not be available to all groups.																																					



* This option is not available for dependent life and some states may have restrictions

** Not payable if the driver was legally intoxicated or under the influence of drugs at the time of the accident.

Supplemental Life	Accidental Death & Dismemberment	Tailored Plan Designs	Underwriting Guidelines and Requirements	
10-99	2-99	100-5,000	<ul style="list-style-type: none">• Basic Life and AD&D must be sold together, and the AD&D benefit must equal the Basic Life benefit.• Employer groups with 50-150 employees must contribute 100 percent of the premium. Employer groups with 150 or more employees must contribute 25 percent of the premium.• For contributory plans, at least 75 percent of eligible employees must participate; for non-contributory plans, 100 percent participation is required.• Participation requirements must be met for new and renewal groups.• Only active, full-time employees who work at least 30 hours per week are eligible for coverage. However, we will honor any state-mandated minimum workweek requirements.• Part-time and seasonal employees are not eligible.• Documented proof of active, full-time employment will be required for employees who are age 70 or older.• Retiree coverage is available for groups with over 200 employees.• Late applicants are always subject to Evidence of Insurability.	
<p>For groups of 10 or more, plans can be designed to give employees the option to “buy up” to higher levels of coverage beyond the basic plan.</p> <table><tr><td>Multiple of Salary</td><td>1x or 2x salary, to \$100,000</td></tr></table>	Multiple of Salary	1x or 2x salary, to \$100,000		<p>Provides 24-hour insurance coverage for loss of life or injuries sustained on or off the job and within 90 days from the date of the accident.</p> <p>AD&D insurance can only be purchased with one of the Basic Life insurance policies and must equal the Basic Life benefit.</p>
Multiple of Salary	1x or 2x salary, to \$100,000			
<p>Coverage is Simplified Issue. Employees must answer some general medical questions for coverage approval. Coverage may not be available to all groups; some restrictions apply.</p> <p>Multiple of salary is rounded to next \$1,000 if not a multiple of \$1,000.</p>	<p>Limitations for AD&D include: 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 private aircraft. Non-occupational coverage only is also available.</p>	<p>Limitations for AD&D include: 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 private aircraft. Non-occupational coverage only is also available.</p>	<p>Coverage exclusions and limitations may apply. Please contact your agent/broker or your health plan sales representative for more information.</p>	

Disability

Disability products are offered through Unimerica®, a UnitedHealth Group company.

Advantages

- **Financial Strength:** A+ Rating by Standard and Poor’s (United HealthCare Insurance Company); A Rating by A.M. Best (Unimerica Insurance Company).
- **Experienced Customer Service:** Our complex claims staff has, on average, 15 years experience working with disability claims.
- **Return-to-Work Philosophy:** We empower employees to actively participate in their recovery. Our care strategy assures disabled employees income replacement during lost work time, appropriate medical treatment and a physical and vocational rehabilitation plan.
- **Flexible Funding Options:** To meet your business goals, disability benefits can be fully insured, employer-paid or employee-pay-all (some restrictions apply).

DISABILITY PRODUCTS		
PRODUCT	# EMPLOYEES	FEATURES
Short Term Disability (STD)	2-5,000	Integrated care management services provide support so that employees understand expectations for care, recovery and returning to work.
Long Term Disability (LTD)	2-5,000	Care management services provide the employee with support and access to vocational and physical rehabilitation, career planning and transitional work return.
Voluntary LTD	10-5,000	Easy payment through payroll deduction. Employees get benefits of care management services.
Voluntary STD	100-5,000	Easy payment through payroll deduction. Employees get benefits of care management services.

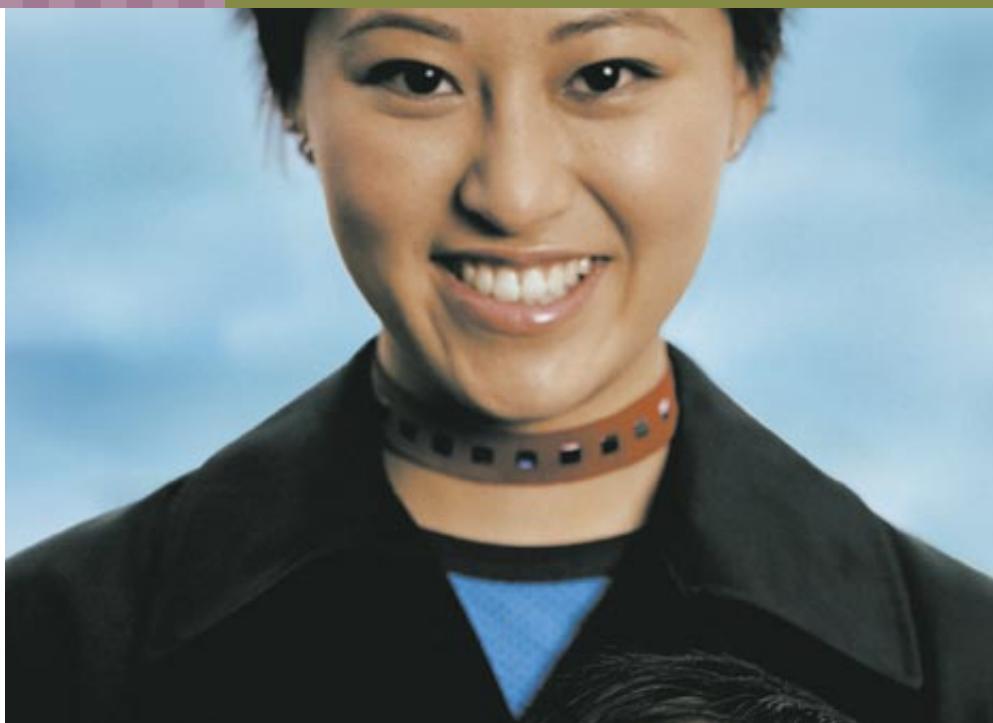
Disability plans, benefit details, options available and plan enhancements will vary by employer group and plan design selected. Employers/employees must meet eligibility requirements to receive benefits. Other restrictions may apply.

For groups of 2-9 employees: Unimerica Disability products must be packaged with Unimerica Life products. Voluntary Disability is not available. A 2-year own occupation definition of disability and either a 2 or 5-year duration are required on all Long Term Disability plans. Maximum benefit is \$500 per week for Short Term Disability products; and \$5,000 per month for Long Term Disability products.

Disability products are not available to employers with less than 5 employees in Michigan.

The number of people aged 17-44 with severe disabilities increased 400 percent over a 25-year period. One in seven people becomes disabled for five or more years before age 65.

Source:
Disability Management Sourcebook, 1999



COVERAGE OVERVIEW

Flexible plan design options based on

- Durations
- Weekly benefit amounts
- Non-occupational or 24-hour coverage

Flexible plan design options based on

- Durations
- Benefit amounts
- Employee buy-up plans
- Customization for occupational, industry and affinity groups available to groups of 100 or more

Can be provided as an employee-pay-all benefit with portable coverage.

Can be provided as a employee-pay-all benefit with portable coverage.

Packaged SavingsSM Program

When you purchase life and disability or other specialty products in addition to your UnitedHealthcare medical benefit plan, ask your UnitedHealthcare sales representative about our Packaged SavingsSM program.

Contact Us Today

For more information, please contact your broker or UnitedHealthcare representative.