



Welcome

Get the most out of your life insurance benefits.

Caring for your loved ones starts with financial and emotional support.

The decision to get life insurance can sometimes be tough, but it's a good feeling to know you've provided financial and emotional support for your loved ones in case of your unexpected death.

Use this guide to learn about the many services you get with your plan and how you and your loved ones can access them.

About your life insurance plan.

Your life insurance plan is a term life policy that will pay a cash benefit directly to your designated beneficiaries if you should pass away. Your beneficiary can use the money to help cover costs like funeral expenses, mortgage, and education.

For your specific plan details, including the length (term) of your policy, please see your certificate of coverage.

24/7 support for you and your beneficiaries.

Your plan includes many resources and personal support services to help you prepare and to help your loved ones cope. These services are available 24/7 and at no additional cost.



For personal and confidential assistance,

call **1-866-302-4480**, TTY **711**.
Translators are available.



Get help anonymously

at liveandworkwell.com

Use access code: **LIFEBENSVS**.

This secure, online resource can help you locate providers, community and grief support resources and learn about timely and important life topics.

Maintaining your privacy and confidentiality is of utmost importance. All records, referrals and evaluations are kept private in accordance with federal and state laws.



Will and trust preparation

Creating a will and trust may help give you more control over future events and allows the family to follow your wishes. Your life insurance plan includes online will and trust services to help you:

- Create and prepare a will – registration required.
- Locate nearby attorneys, search legal forms, find helpful articles by legal experts and more.
- Access financial planning help and helpful cost calculators.

Prepare your will today.

Go to liveandworkwell.com.

1. Enter access code:
LIFEBENSVS.
2. Select **Financial & Legal tab**.
3. Select **Estate Planning or Retirement Planning**.



Beneficiary services

After a death, there's so much to deal with that it can be overwhelming. It's nice to know your beneficiary will have a team of professionals — included in your plan — ready to help provide emotional, financial and legal guidance. All services are confidential, and specialists are available 24/7.

Grief support:

- Unlimited phone access to masters-level specialists, 24/7.
- Up to 2 referrals for face-to-face grief counseling sessions,¹ with access to a national network of 144,000+ clinicians.²

Financial and legal support:

- One 30- to 60-minute financial consultation with a credentialed financial professional who can discuss estate taxes and other financial matters.
- One 30-minute legal consultation. As a beneficiary, you can retain an attorney for ongoing services at a discounted rate.³

Wealth management account:

- Option to open a bank account from Optum Bank® for help managing the money. Visit optumbank.com to learn more.
- An account automatically opens for payments of \$5,000 or more.

Steps to filing a claim.

1. **Notify the employer** about the death of the covered person.
2. **Access the claim packet** at myuhc.com® (log in not required).
3. Select **Popular Forms**.
4. Select **Disability, Life and Supplemental Insurance Claim Forms**.

If you need assistance, please call our claim service team at **1-888-299-2070, 8 a.m. to 6 p.m. ET.**



Beneficiary Companion

The Beneficiary Companion Program provides 24/7 guidance for your beneficiary on closing your estate and protecting your identity.

Guidance services:

Help is available anytime to obtain death certificate copies and to notify:

- Social Security Administration
- Third-party vendors
- Credit reporting agencies
- Government agencies
- Credit card companies/
financial institutions

Social Media Shut-Down:

It can be a time-consuming process to close your social media accounts. Help is available to:

- Discontinue access to your social media accounts (e.g., Facebook, Instagram, Twitter, LinkedIn, Google properties, etc.).
- Assist with memorialization of specific accounts to preserve your digital profile for friends and family.

Fraud resolution:

Identity theft is a growing risk. Expert help is available to help protect it – and lend a hand if it is stolen. Services include:

- A credit report review.
- Suppression of the credit report or freezing/closing the account.
- Full-service resolution assistance, including affidavit assistance, credit bureau, and fraud department notification, help to file a police report and creditor follow up.



Request the guidebook.

Get assistance or request your complimentary guidebook by calling toll-free **1-866-643-4241**.



Travel assistance

If you or your beneficiaries travel 100 miles or more away from home or outside the country, call **1-800-527-0218** to access these travel assistance services 24 hours a day, anywhere in the world. Just a few of the services UnitedHealthcare Global travel provides:

Travel assistance services:

- Emergency travel arrangements.
- Assistance in replacing lost or stolen travel documents.
- Emergency translation services.

Medical assistance services:

- Worldwide medical and dental referrals.
- Relay of insurance and medical information.
- Assistance in replacing corrective lenses and medical devices and much more.

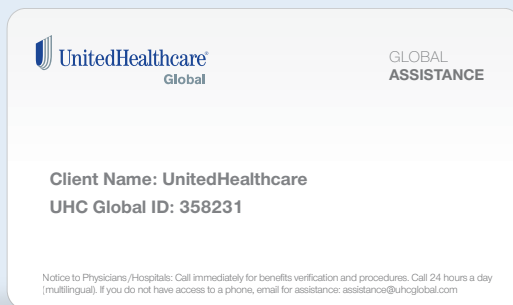


Get travel help anytime and on the go.

Log in to UHCglobal.com to print your Global Assistance ID card, get up-to-date travel alerts, travel tips and much more.

Create your account:

1. Select **Member Log-in**.
2. Select **Visit Global Intelligence Center**.
3. Select **Create User** and enter the ID number 358231.



¹ Optum internal network analysis, February 2019.

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

³ 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.

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 servicios 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。請撥打會員卡所列的免付費會員電話號碼。

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