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**Caring for your loved ones with Life Insurance through UnitedHealthcare.**

Your life insurance plan provided through UnitedHealth Care 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.

**Your plan highlights:**

Eligibility: All Active Full Time Employees working a minimum of 30 hours per week.

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Employee Basic Life Coverage	\$15,000 <i>Guaranteed Issue Amount \$15,000</i>
Employee AD&D Coverage	\$15,000 <i>Guaranteed Issue Amount \$15,000</i>
OPTIONAL Employee Supplemental Life and AD&D Coverage	Between \$25,000-\$500,000 not to exceed \$500,000 or 5 times your annual earnings*  *Increments of \$25,000 <i>Guaranteed Issue Amount \$300,000, not to exceed 3 times BAE</i>
OPTIONAL Spouse Supplemental Life and AD&D Coverage	If you elect Supplemental Life Insurance for yourself, you may choose to purchase Spouse* Supplemental Life Insurance:  Between \$10,000-\$100,000 not to exceed 50% of your Employee Supplemental Life and AD&D amount*  *Increments of \$10,000 <i>Guaranteed Issue Amount \$30,000</i>
OPTIONAL Child(ren) Supplemental Life and AD&D Coverage	If you elect Supplemental Life Insurance for yourself, you may choose to purchase Child(ren)* Supplemental Life Insurance:  Between \$10,000-\$10,000 not to exceed 100% of your Employee Supplemental Life and AD&D amount*  *Increments of \$10,000

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The benefit summary is an overview of your insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

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**Frequently Asked Questions about your Life Insurance plan(s)**

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**Am I eligible for coverage?****Basic Life:**

You are eligible if you are working a minimum of 30 hours per week and considered benefit eligible by your employer.

**Supplemental Life:**

You are eligible if you are working a minimum of 30 hours per week and considered benefit eligible by your employer.

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**Who pays for my Basic Life and AD&D coverage?**

Your employer has made coverage available to all eligible employees and they are paying the premium.

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**Who pays for my Supplemental Life and AD&D coverage?**

Your employer has made coverage available to all eligible employees on a voluntary basis, which means you pay your premiums if you elect the coverage. You may also have an option to purchase Supplemental Life coverage for your spouse or child.

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**How much Supplemental Life and AD&D can I buy without completing a medical questionnaire? (Up to the Guarantee Issue limit)**

*\*Evidence of Insurability is required for any requested amount for anyone previously denied coverage.*

**For Newly Hired, First Time Eligible Employees:**

**Employee:** You may elect coverage up to your Guarantee Issue Limit of \$300,000. Amounts greater will require evidence of good health/insurability.

**Spouse:** Your spouse may elect coverage up to \$30,000. Amounts greater will require evidence of good health/insurability.

**Child:** You may elect coverage for your child(ren) up to \$10,000.

**For Late Entrants (who did not enroll within 31 days of their initial eligibility) or Increase in Coverage:**

For Employee and Spouse coverage, evidence of good health/insurability is required for any requested amount.

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**Annual Enrollment****Employee:**

Annual Enrollment: During the employer's scheduled Annual Enrollment Period, an employee who is insured for Supplemental Life may increase coverage by one incremental level without providing proof of good health up to the Guaranteed Issue limit as long as:

- Coverage had not been increased in the prior year due to a Family Status Change.

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An employee who is not insured for Supplemental Life is considered a late applicant and satisfactory proof of good health is required for any amount.

An employee must submit satisfactory proof of good health for any increase in coverage over the Guarantee Issue limit.

Note: If an employee is already over the Guarantee Issue limit, an increase in coverage that is due solely to an increase in earnings will not require proof of good health unless the increased coverage is greater than a cumulative increase of \$50,000 over the prior approved amount of Supplemental Life coverage.

**Spouse:**

During the employer's scheduled Annual Enrollment Period, a Spouse who is insured for Supplemental Dependent Life may increase coverage by one incremental level without providing proof of good health, not to exceed the Guaranteed Issue limit. A Spouse over the Guarantee Issue limit must submit satisfactory proof of good health for any increase. A Spouse not insured for Supplemental Life is considered a late applicant and satisfactory proof of good health is required for any amount.

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**What does AD&D provide me?**

Accidental Death & Dismemberment (AD&D) provides benefits due to certain injuries or death from an accident.\* The AD&D Insurance pays certain percentages of the benefit amount based on the injury sustained. Refer to the certificate of coverage for the complete AD&D Benefit schedule. Your total benefit for all losses due to the same accident will not be more than 100% of the amount of coverage provided to you.

*\*Some state variations may apply.*

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**What is a beneficiary?**

Your beneficiary is a person (or persons) or legal entity (or entities) who receive(s) a benefit payment if you die while you are covered under the policy. You, as the employee, must select your beneficiary when you complete your enrollment application; your selection is legally binding. You are automatically the beneficiary for any Spouse or Child (ren) coverage.

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**Are there limitations to enrollment?**

You must be Actively at Work with your employer on the day your coverage takes effect.

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**Does my coverage reduce as I get older?**

Your coverage may reduce as you get older. Please contact your HR department or see your Certificate of Coverage for details. If you have spouse coverage, it will reduce as well.

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**Do I still pay my Life Insurance premiums if I become disabled?**

If you become totally disabled Prior to age 60 and your disability lasts for at least 9 months, your Employee Life Insurance premium may be waived.

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**What is Accelerated Death Benefit?**

If you are diagnosed as terminally ill (as defined by your policy), you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.

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**When does my coverage go into effect?**

You must be Actively at Work with your employer on the date your coverage is scheduled to take effect. Otherwise, your coverage takes effect when you return to Active Work.

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**Can I keep my Life coverage if I leave my employer?**

Your policy will contain one or a combination of the following options. See your HR Representative or your Certificate of Coverage for your specific policy provisions. Your Employer will provide initial paperwork.

**Conversion**

- This option allows you to move all or a portion of your Life Insurance to an individual policy other than term insurance.
- Evidence of Insurability is not required.
- Available for spouse and children (see certificate of coverage for details).
- Must apply and pay premium within 31 days of termination of your life insurance\*.

**Portability**

- Maybe available for spouse and children when the employee elects portability.
- You can continue all or a portion of your Life insurance.
- Evidence of Insurability is not required.
- Must apply and pay premium within 31 days of termination of your life insurance\*.

*\*Some state variations may apply.*

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**Other Important Details:**

The benefit summary is an overview of your insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

**This Summary of Benefits sheet is an overview of the coverage being offered and is provided for illustrative purposes only. This is not a contract.** It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

**If you need to file a claim:**

- Contact the employer
- Complete, sign and date the necessary forms.
- Send the completed forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to our unsecured email address [fpcustomersupport@uhc.com](mailto:fpcustomersupport@uhc.com).

**Beneficiary Companion Program** is available with your policy. This offers you 24/7 guidance on closing an estate and protecting your loved one's identity. You may request your Beneficiary Companion Guidebook by calling toll free 1-866-643-4241 or call direct 1-240-330-1368.

**Value-Added Services** (All features may not apply. Some states may have restrictions.)

**Beneficiary Services:** Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. **For more information, call 866-302-4480.**

- Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.\*\*
- Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.
- Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

**Wealth Management Account:** An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.\*\*\*

\*\*Beneficiary Services offered thru United Behavioral Health, a company of UnitedHealth Group.

\*\*\*Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company

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**Exclusions:**

AD&D Insurance does not cover losses caused by or contributed by:  
 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 physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.

Other exclusions may apply depending upon your coverage.

As is standard with most term life Insurance, this Insurance coverage includes certain limitations and exclusions:

Death by suicide - Some state variations may apply.

**Life and AD&D Cost Summary (Current Monthly Rates)**

<b>Rate Basis</b>	Composite per \$1,000 of coverage	
<b>Basic Life</b>	100% Employer Paid	
<b>Basic AD&amp;D</b>	100% Employer Paid	
<b>Voluntary Supplemental Life (Employee and Spouse)</b>	Monthly Rate are age-banded for every \$1,000 of Benefit	
	Employee and Spouse rates are based on Employee's age.	
<b>Age Range</b>	<b>Employee Rates</b>	<b>Spouse Rates</b>
Age less than 25	\$0.031	\$0.061
Ages 25-29	\$0.031	\$0.061
Ages 30-34	\$0.040	\$0.069
Ages 35-39	\$0.057	\$0.096
Ages 40-44	\$0.083	\$0.130
Ages 45-49	\$0.120	\$0.193
Ages 50-54	\$0.190	\$0.306
Ages 55-59	\$0.295	\$0.556
Ages 60-64	\$0.405	\$1.059
Ages 65-69	\$0.668	\$1.781
Ages 70-74	\$1.136	\$3.308
Ages 75+	\$1.136	\$3.308
<b>Voluntary Supplemental Life (Children)</b>	\$0.14 per \$1,000 of Benefit	
<b>Supplemental Life AD&amp;D</b>	Employee:	\$0.016
	Spouse:	\$0.016
	Children:	\$0.048

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**Supplemental Life and AD&D Premium Calculation Examples**

To calculate the cost of coverage, use the formula below:

**Supplemental Life**

$$\frac{\text{Benefit Amount}}{\text{Rate}} \times \text{Rate} = \frac{\text{Subtotal}}{1,000} = \frac{\text{Monthly Cost}}{12/52} = \text{Weekly Cost}$$

**Supplemental AD&D - Refer to Supplemental AD&D rate in bottom of table**

$$\frac{\text{Benefit Amount}}{\text{Rate}} \times \text{Rate} = \frac{\text{Subtotal}}{1,000} = \frac{\text{Monthly Cost}}{12/52} = \text{Weekly Cost}$$

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.

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