

A guide to your life insurance benefits

United Healthcare

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 meet the eligibility requirements and you pass away. Your beneficiary can use the money to help anyway they'd like including costs like funeral expenses, mortgage payments 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 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 offers information on timely and important life topics.

Maintaining your privacy and confidentiality is of the 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 helps your family 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 cost calculators

Prepare your will today at liveandworkwell.com

1. Select **Browse as guest with a company access code**
2. Enter access code: **LIFEBENSVS**
3. From the **Financial & Legal** tab, select **Estate Planning**
4. Scroll to the **Legal** consultation box and select **Learn More**
5. Select **Explore Tools and Legal Information**
6. Select **Legal Forms**
7. Select **Personal Documents**
8. Select **State**
9. Select **Document**



Beneficiary services

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 master's-level specialists, 24/7
- Up to 2 referrals for face-to-face grief counseling sessions* with access to a national network of more than 218,000 clinicians[1]

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**

Wealth management account***

- A bank account with Optum Bank® is automatically opened for benefit payments of $5,000 or more, unless you chose to receive your payment by check
- A bank account with Optum can help you manage the money from your benefit—visit **optumbank.com** to learn more

How to file a claim

Hard copy claim form – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to **fpcustomersupport@uhc.com.** Please note, this is an unsecured email address.

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

Beneficiary Companion***

The Beneficiary Companion program provides 24/7 guidance for your beneficiary on a variety of topics including closing your estate and protecting your identity. Your beneficiary is free to select only those services they need assistance with.

Guidance services

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

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

Social media shutdown

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

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

Fraud resolution

Expert help is available to help protect your identity—and lend a hand if it's 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 **1-866-643-4241**

Travel assistance

If you or your beneficiaries need to travel 100 miles or more away from home or outside the country, call **1-800-527-0218** to access travel assistance services 24 hours a day, anywhere in the world. Here are just a few of the travel services UnitedHealthcare Global 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, medical devices and much more

Get travel help anytime

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



Create your account

Access to the Global Intelligence Center requires all users to register using One Healthcare ID.

Get started

1. Visit **worldwatch.uhcglobal.com**
2. Click “Login/Register”
3. Click “Create One Healthcare ID”
4. Enter the required information on the registration page and select “I Agree”
5. Enter the UnitedHealthcare Global ID Policy Number: 358231. This number is also located on the front of the ID card

Learn more

See your summary of benefits and official plan documents for details

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

** 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.

*** Beneficiaries who reside in New York are not eligible for payment via an Optum Bank account or for Beneficiary Companion services.

[1] Optum® internal network analysis, July 2021.

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ATENCION: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al numero de telefono gratuito que aparece en su tarjeta de identificación.

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