



Plans with your family in mind

A life insurance plan is a vital part of a financial protection package that can help shield your family from financial stress in case of your unexpected death. UnitedHealthcare Basic Life is a term life insurance plan provided and paid by your employer and designed to help your family through a difficult time.

Get financial protection with Basic Life insurance

It's a good feeling to know your employer is paying for such a valuable benefit that helps provide financial and emotional support for your loved ones if you die unexpectedly. With Basic Life, you'll have a plan that pays a cash benefit directly to your designated beneficiaries to be used to help cover costs like funeral, mortgage and education expenses.

The plan also includes coverage for Accidental Death and Dismemberment (AD&D), which pays out an additional amount for the loss of life or limb caused by an accident.¹

Consider more coverage with Supplemental Life insurance

It's important to determine all the expenses and financial commitments your family might face in your absence. If you seek more coverage, you may be able to purchase **Supplemental Life insurance**, which pays benefits beyond Basic Life. See your benefit documents or contact your employer to learn about plan availability and options.

Experience 24/7 support

As part of your life insurance plan, you and your beneficiaries will have access to 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.

Member services For you and your family	Beneficiary services For beneficiaries	Beneficiary Companion For beneficiaries
Will and trust preparation Help to create a will, trust and power of attorney online	Grief support² Phone access to master's-level specialists and face-to-face counseling	Guidance services Help with death certificate copies and notifying Social Security, credit agencies and more
Travel assistance Help with travel-related or medical emergencies	Financial and legal support³ Consultations with certified financial and legal professionals	Social media shutdown Help with discontinuing access to your social media accounts and preserving your digital profile for friends and family
liveandworkwell.com A secure website to find providers, community support resources and more	Wealth management account Access to a bank account to help manage a benefit payout	Fraud resolution Help to protect against identity theft, including credit report reviews, account freezing and fraud resolution

Enroll today

Give yourself additional financial protection by enrolling in Life Insurance



Not for use in New York.

¹ AD&D limitations: The AD&D policy does not typically pay out under the following situations: 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 a private aircraft.

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

³ There is no cost for the initial consultation. Subsequent legal assistance is available for a 25 percent discount. 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.

This is a limited benefit policy. This information does not replace your official health plan documents. Please see your official health plan documents for all coverage details, which includes limitations and exclusions. 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 the company.

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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