



Financial Protection

Life insurance

A smart choice for your business

To attract and retain the best employees, you need a competitive benefits package. And our Life Insurance products do more than pay out on policy claims. They provide value to your employees and their families today.

Benefits of UnitedHealthcare Life Insurance

Member Travel Assistance¹: Available at no extra premium cost to all employees and dependents covered by our life insurance products, these services are available 24/7 for trips 100 miles or more from home or office, for up to 90 days, on any one trip.

Will and Trust Preparation²: Available at no extra premium cost to all employees and dependents covered by our life insurance products, these services are designed to help employees with estate planning.

Beneficiary Services³: We provide additional services for beneficiaries including grief and loss consultation and financial and legal assistance.

Wealth Management Account⁴: This beneficiary owned account provides the security of an FDIC-insured account, the convenience of using a check or debit card and the flexibility to withdraw all or part of the policy payment funds at any time.

Our offerings

Life insurance is vital to the financial security of your employees and their families. And we recognize this fundamental requirement by offering a variety of flexible life insurance plans. Use the buying power of your group to get affordable life insurance for your employees.

Basic Life	Choose life coverage based on flat amounts, job level or a multiple of employee salary
Basic plus dependent	Add dependent life coverage for spouses and children to the basic plan
Basic plus supplemental	Employees can choose to buy higher levels of coverage. Guaranteed issue amounts are available for life insurance and accidental death and dismemberment insurance based on participation and group size
Basic, dependent and supplemental	Employees can choose to add both dependent and supplemental insurance to their basic coverage
Accidental death and dismemberment (AD&D) ⁵	AD&D provides coverage for loss of life or injuries incurred on or off the job and within 90 days from the date of an accident
Optional Enhancements	<ul style="list-style-type: none"> Accelerated benefit of up to 50 percent of covered amount under certain circumstances⁶ AD&D seatbelt benefit of an additional 10 percent of the AD&D benefit up to \$10,000⁷



Save when you bundle your benefits with the Packaged Savings® program

Bundle our comprehensive medical plans with eligible specialty products – dental, life, disability and vision. The more you bundle, the more you can save.

- Per-employee per-month savings is given as a monthly administrative credit based on the number of enrolled UnitedHealthcare medical subscribers
- Packaged Savings credits remain in place
 - as long as the eligible coverages remain in force for 2-99 eligible employees
 - for 12 months for 100 or more eligible employees

Call today to get started

We're ready to work with you to find just the right plan for your business. Call today and discover what we can do for you.

A recent LIMRA study found that 30 percent of households (35 million) have no life insurance coverage. Today there are 11 million fewer American households covered by life insurance compared with just six years ago.



For more information about life products, contact your broker or UnitedHealthcare representative.



1. Travel Assistance services provided by OnCall International.
2. Will & Trust services provided by CLC, Inc.
3. Grief services offered by OptumHealth Behavioral Solutions. OptumHealth is a subsidiary of UnitedHealth Group.
4. 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 the claim review to include limited availability in certain states. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a UnitedHealth Group (NYSE:UNH) company.
5. 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 a private aircraft.
6. This option is not available for dependent life and some states may have restrictions.
7. Not payable if the driver was legally intoxicated or under the influence of drugs at the time of the accident.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York.

UnitedHealthcare Insurance Company is located in Hartford, Connecticut; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.