

# Helping your employees get the most out of their life insurance benefits.

24/7 support for employees and their beneficiaries.

UnitedHealthcare plans include many resources and personal support services to help your employees prepare to help their loved ones cope with loss. These services are available 24/7 and at no additional cost.

## Will and trust preparation.

Creating a will and trust may help give your employees more control over future events and allows their families to follow their wishes. Life insurance plans include online will and trust services to help employees:

- 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 calculations.

## Beneficiary services.

After a death, there's so much to deal with that it can be overwhelming. It's nice to know beneficiaries will have a team of professionals—included in the 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,<sup>1</sup> with access to a national network of 144,000-plus clinicians.<sup>2</sup>

### 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. Beneficiaries can retain an attorney for ongoing services at a discounted rate.<sup>3</sup>

### Wealth management account:

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

# Beneficiary Companion.

The Beneficiary Companion Program provides 24/7 guidance for beneficiaries on closing estates and protecting identity.

## Guidance services.

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

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

## Social media shut-down.

It can be a time-consuming process 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 digital profiles 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.

# Travel assistance.

If your employees or their beneficiaries travel 100 miles or more away from home or outside the country, they can access these travel assistance services 24 hours a day, anywhere in the world. Here are 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, medical devices and much more.



Contact your UnitedHealthcare representative for more information.



<sup>1</sup> Optum internal network analysis, February 2019.

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

<sup>3</sup> 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.

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