

UnitedHealthcare Specialty Benefits is committed to helping you navigate the emotional and financial process that follows the loss of a loved one. An important step is to provide you with information on how to file a Life Insurance claim, as well as to direct you to special support services for beneficiaries. Our sincere condolences on your loss.

Claim Filing

The first step is to notify UnitedHealthcare Specialty Benefits Life Claim Center (**1-888-451-7986**) of the death of the person covered by the life plan. Upon notification, UnitedHealthcare Specialty Benefits will provide you with the appropriate forms to complete, as well as a list of other information required in order for the claim to be processed. Following is a summary of the required forms and other information.

What You Need To Know About Your Life Claim

- What claim forms must be filed
- What to expect during the claim review process
- What support services are available to family members

If you have questions about the claim process, please call us at **1-800-539-0038**.

We encourage you to complete and submit in a timely manner to avoid any delays in processing your claim. Prompt filing enables a Claims Specialist to initiate the claims process and begin communicating with all parties, which ultimately can help facilitate a timely determination of your claim. Forms must be complete and all forms must be received before the claim review process can begin.

Mail or fax completed forms and supporting documentation to:

UnitedHealthcare Specialty
Benefits
P.O. Box 7149
Portland, ME 04112-7149
Fax: 1-800-980-0298

You are required to submit these forms and other pertinent information, and return to UnitedHealthcare Specialty Benefits:

- ▶ **Proof of Death form (Section 1):** You are required to complete Section 1 of this form.
- ▶ **Certified Death Certificate:** Please provide an original death certificate; a faxed copy is acceptable in most cases.
- ▶ **Preference Affidavit:** You complete this form only if there is not a beneficiary specified and you are the closest relative of the deceased.
- ▶ **Proof of accidental death (as appropriate):** If the death was accidental, please also provide a police report, coroner's report or autopsy, toxicology results, newspaper account of accident, witness statements, etc.
- ▶ **Funeral Assignment (if applicable):** Required, if you designate that the insurance payout should be sent directly to the funeral home.

Claim Review

When all necessary information has been received, a Claims Specialist will review your claim and make a determination

- Acknowledge by phone or letter that your claim has been received and is in review.
- Request any additional information that may be needed to assist with the claim determination.
- Make a determination on your claim as soon as possible.
- Ensure that your claim receives thorough, fair and objective evaluation
- Upon approval, send benefit proceeds to you as designated.

We appreciate your assistance in providing us with a prompt response to any requests for information, which will assist us in making a timely determination of benefits available to you under your plan.

**If you have questions about the claim process,
please call us at 1-800-539-0038.**

Beneficiary Support Services

We automatically include a special program for beneficiaries of our life insurance plans. The program provides beneficiaries and dependents with a dedicated toll-free phone line for grief consultation, financial and legal services, and referral to community resources.

Consultation services are provided by experienced master's-level specialists who offer personal assistance and community resources, as well as referral to a network of licensed and certified clinicians for up to two face-to-face grief counseling sessions, if desired. We also offer access to attorneys for help with will and probate issues, as well as financial professionals for help with estate taxes and other financial concerns. In addition, we provide informational articles to help ease the stress at this difficult time.

You may access the Beneficiary Support Services at **1-866-302-4480**.

For specific information about your Life insurance plan, please refer to your Certificate of Coverage.

This brochure is intended to provide general information and does not change any terms of the Life Insurance Certificate of Coverage or Summary Plan Description. In the event of a conflict between the language in this brochure and your life insurance certificate of coverage or summary plan description, the certificate of coverage and summary plan description will prevail. Please refer to your Certificate of Coverage or contact UnitedHealthcare Specialty Benefits for information regarding your policy.

Please Note: Any person who knowingly, and with intent to injure, defraud or deceive an insurance company, files a statement of claim containing any false, incomplete or misleading information, may be guilty of a felony, and may be subject to imprisonment, fines, and civil damages. In certain states, other consequences may apply.

About Us

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies. UnitedHealthcare Specialty Benefits is a brand of UnitedHealth Group. For more information, visit **www.myuhcspecialtybenefits.com**.

Life insurance products are underwritten by Unimerica Insurance Company, United HealthCare Insurance Company, or Unimerica Life Insurance Company of New York.

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