



When you have life insurance, you have peace of mind.

Rest easier knowing financial protection is in place – no matter what happens.

The loss of human life is tragic and the accompanying financial obligations can be devastating to the survivors. A life insurance plan helps protect your family from the added stress of lost income in the event of your death. With a policy in place, you can continue to care for and contribute to the financial well-being of your family.

What a life insurance plan can do for your family

Life insurance proceeds support your family's need to meet current financial obligations that may include medical costs, final burial expenses, debts and major household expenses. Your family can also use life insurance proceeds for future living expenses that could include education costs, or estate and inheritance taxes.

In addition to these traditional life insurance benefits, many life insurance companies offer programs that assist the beneficiary with navigating what can be a confusing, difficult and emotional time. These programs may include grief counseling, financial and legal services, will and trust preparation, and bank accounts to ensure insurance proceeds are secure and there for the family when the beneficiary is ready to use them.

Determining your life insurance coverage

Many people wonder how much will be needed to meet immediate or future expenses. If you are unsure how much coverage you may need, ask yourself the following questions:

- Will your loved ones have the resources to cover last-minute medical costs?
- How much will be needed to fulfill current obligations, such as outstanding debts, mortgage balance and college costs?
- Do you have enough savings so that your loved ones can support themselves over a period of time?
- How much future income will be required to sustain the household over time, depending on the income of your surviving spouse, the age of your children, the presence of other insurance or savings, etc.?

To further examine your need for life insurance, please review the accompanying flyer: "How Much Life Insurance Do You Need?"

UnitedHealthcare Specialty Benefits unites health and financial well-being for individuals and organizations, through integrated and personally relevant products, services and technologies.

For more information, visit us at myuhcspecialtybenefits.com.

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