



Group Life Claim Package

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UniCare Life & Health Insurance Company
Dearborn Group Office
P.O. Box 2090
Dearborn, MI 48123-2090
Phone: 1-800-843-8184

Dear Claimant:

Please accept our condolences on your recent loss. We realize that this is a difficult time for you and we will do our best to make sure that your experience with us is caring, professional and timely.

We know that during a confusing time like this, even simple decisions can seem huge. And no matter how well you may have prepared, you may feel that you are forgetting something important. So we have provided you with some information that may be of help.

Enclosed are two brochures. The first, "*Losing a Loved One: List of reminders*," is a list of things that may need to be taken care of in the coming months, from dealing with pets to canceling credit cards.

The second brochure describes additional benefits that are available to you at no cost through our Resource Link program.

Finally, in order to better meet your needs and speed the processing of your claim, we want to make sure you understand our Access Advantage program. The Access Advantage account is a program that is provided to you without cost as an additional benefit. If you elect this option, life insurance proceeds of \$10,000 or more can be deposited into your Access Advantage account, which pays competitive interest rates on the balance in your account. It is also fully guaranteed by UniCare Life & Health Insurance Company. If you would prefer, you can elect to receive a lump sum check mailed directly to you.

If you elect the Access Advantage account, as soon as your claim is approved, we will send your Access Advantage account kit containing a supply of your drafts. Your funds will be immediately available to you. You will have the opportunity to withdraw money as you need it, leaving the balance earning interest at competitive rates, or you may withdraw the total amount — it is all based upon your needs. Please see the attached Access Advantage information sheet for complete details of the program.

If you have questions, we encourage you to call our Life Claims Service Center at our toll-free number: 1-800-843-8184. Customer Service Representatives are available Monday through Friday, 8:30 a.m. to 5 p.m. ET.

Hopefully these resources will help with the many decisions and responsibilities that you may be facing at this time.

Sincerely,

UniCare Life Claims

Losing a loved one has a way of making most people feel unprepared. Suddenly, there's so much to do and worry about. What kind of burial arrangements should be made? Who is going to pay the bills? The list goes on and on. UniCare Life & Health Insurance Company (UniCare) is here to help. Use this checklist as a guide to remind you of what you need to do. It'll help you spend less time taking care of things and more time focusing on yourself and your loved ones.

Help is a phone call away with Beneficiary Companion

Beneficiary Companion, provided by Europ Assistance USA,* is a service that can help you with paperwork and phone calls when a loved one dies. It's available at no extra cost to you. Beneficiary Companion will help you let third parties know of your loved one's death – people and companies that aren't immediate family or friends, like the phone company, bank and cable company. And they'll work to protect your loved one from identity theft. Call Beneficiary Companion at 1-866-295-4890.

What you should do immediately when a loved one dies

- Tell your family and close friends. Ask them to call others for you. Use the contact chart on the back of this sheet.
- Talk to your loved one's doctors. Should there be an autopsy? Was your loved one an organ/tissue donor?
- Find out if your loved one wrote a letter of intent or made arrangements for a funeral, cremation or burial. Were any services pre-paid?
- Contact the funeral home.

Funeral or memorial service planning

- Choose the kind of service you'd like to have and who should be billed. Be sure to check any information your loved one may have left.
- Gather your loved one's information so the funeral home can take care of a death certificate. You'll need your loved one's personal information, including birth date, home address and work background. You can also use this information for an obituary or paid death notice.

- Ask family and friends to tell others about the service and to offer rides to anyone who might need one.
- Send an obituary or paid death notice to local papers and anywhere else you'd like to publish it.
- Get the advice of the funeral home to decide how many death certificates you'll need.
- If your loved one was a police officer or in the military, contact local representatives. They often provide special funeral services.

Family and household issues

- Figure out who will take care of your loved one's dependents.
- If your loved one had any pets, decide who will take them.
- If there are any outstanding bills due for the month like mortgage, rent or utilities, have someone pay them or decide how they will be handled.
- If the house is empty, arrange for a house sitter or put timers on the lights and TV. Plan for mail pickup and cancel newspaper delivery. Remove any valuables such as jewelry, small antiques and wallets.
- Find your loved one's calendar and cancel scheduled appointments.
- Cancel services such as meal deliveries, home health aides or volunteers.

When you've experienced a loss, Resource Link can give you the support that's so important during a difficult time. Resource Link from UniCare Life & Health Insurance Company (UniCare) is designed to help you manage issues before they become an emotional or financial burden.

Support in a time of need

The Resource Link program offers you consultations with financial, legal and mental health professionals, available up to six months after your loss at no extra charge to you.¹

We can arrange up to three face-to-face visits with a licensed mental health professional for grief counseling and help with any issues you're facing.

Resource Link also offers you the services of legal and financial professionals. The legal consultations are face-to-face and the financial professional consultations are by the phone. Each visit must be for a separate concern.

For confidential help 24 hours a day, seven days a week, and to schedule consultations, call toll-free **1-888-209-7840**.

Online services to help any time

You can also get confidential access to work and life resources on www.resourcelink.unicare.com, such as:

- Tips on dealing with emotions and advice on handling difficult life events, like losing a loved one
- Links to online resources for coping with grief and loss
- An extensive Personal Concerns Library with many topics related to grief and loss
- Information for parents to help your children deal with grief
- An online depression screening tool and tips on dealing with depression
- Online childcare finder and eldercare finder tools
- Online financial calculators and tools
- Information on dealing with identity theft

Beneficiary Companion

Beneficiary Companion can help you with guidance and assistance to protect your loved one's estate. And there's no extra cost to you for these services².

Call Beneficiary Companion at **1-866-295-4890** for help with:

- Getting copies of death certificates
- Notifying accounts, creditors and other agencies
- Closing accounts and making sure any funds are distributed properly
- Public agency notification
- Placing a freeze on your loved one's credit report to protect against its use or opening new accounts

(Closing all finances and accounts makes it easier for an attorney to process and distribute funds.)

Helping children deal with loss



UniCare would like to provide the children in your life a copy of *The Healing Book – Facing the Death – and Celebrating the Life – of Someone You Love*, a children's book to help them deal with loss.

This sensitive book helps young children understand the grieving process. To get a copy of this book at no extra charge to you, log on to the Resource Link website and choose **Beneficiary Services**. Then choose **The Healing Book**, enter your shipping information and we'll send a copy of the book to the child.

So you'll always have it handy, cut out this Resource Link card and carry it in your wallet.

Resource Link

For toll-free, 24/7 telephone consultation and referral services, call **1-888-209-7840** or visit www.resourcelink.unicare.com and log in with your program name: **resourcelink**

¹ The Resource Link program is available to beneficiaries of UniCare Life & Health Insurance Company policyholders and costs nothing additional for its use by qualified beneficiaries.

² Beneficiary Companion services are provided by Europ Assistance USA.



Access Advantage Account Program Information

To give you time to make important financial decisions

How does the Access Advantage account work?

If you elect to have your benefit paid by an Access Advantage account, we will deposit your life insurance proceeds into an interest bearing draft account. We'll send you an account certificate showing the amount paid to you, the current interest rate and all details of your Access Advantage account.

You will receive drafts that give you immediate access to all of your life insurance proceeds. You can write as many drafts as you wish. The only requirement is each draft must be for at least \$250. There's no charge for the account or the drafts. There are fees for certain services: stop payment, copy of drafts, returned drafts and extra statements.

You'll receive a statement each month that you have activity in your account showing your balance, all drafts written, interest credited and the current effective annual percentage yield. If your account does not have any activity, you'll receive a statement each quarter.

You may use the drafts just as you would your local bank check. The only difference is that drafts clear through a UniCare Life & Health Insurance Company bank account at The Bank of New York Mellon in Pittsburgh, Pennsylvania rather than your personal account.

Your funds are secure

All funds in your Access Advantage account are fully guaranteed by UniCare Life & Health Insurance Company for as long as they remain in your account. UniCare Life & Health Insurance Company has consistently received a rating of "A- (Excellent)," among the highest ratings, for our stability from A.M. Best.

The Access Advantage account is not a bank account and as such is not insured by the FDIC or backed or guaranteed by any federal government agency. The principal and interest earned under the account are fully guaranteed by the state guaranty association for your state of residency. You can contact the National Organization of Life and Health Guaranty Associations (www.nolhga) to learn more about the protection provided by the guaranty association in your state.

Competitive interest rates

Access Advantage accounts earn a competitive interest rate compounded daily.

The minimum interest rate we will pay is .75 percent (3/4 of 1%). Your account earns interest at a variable rate set by UniCare Life & Health Insurance Company. The interest rate is based on the current money market rate with adjustments to increase the rate based on comparison to similar account types offered in the industry. The balance in your account began earning interest from the day the account was opened. Interest will be posted to your account on the last business day of the month.

Your Access Advantage Account will also earn an additional interest payment six months from the date the account was opened, and again at the one-year anniversary. This additional interest payment is equal to .25 percent (1/4 of 1%) of the balance on the date it's paid. This additional interest payment is to thank you for continuing to keep your account with us.

Life insurance proceeds usually aren't subject to income tax. The interest earned on your account may be taxable. We'll send you a 1099 statement each year to show the amount of interest your account earned in excess of \$10.00.

UniCare Life & Health Insurance Company does not provide tax advice. Please consult a tax advisor for specific tax questions related to your Access Advantage Account.

If you'd like to know our current interest rate you can call us at 1-800-552-2137.

Important additional information

You can elect to have your benefit paid by a check instead of an Access Advantage account.

Claim payments of under \$10,000 and claim payments to a corporation or certain other entities usually are not eligible for an Access Advantage account. Under some circumstances we may be obligated to carry out a previously selected method of payment of your claim.

If the Beneficiary is an Estate or a Trust, the benefit will be paid by a check and not by the Access Advantage account. If the Beneficiary lives outside the United States, the benefit can only be paid by check.

If the Beneficiary is a minor, the benefit will be deposited into an Access Advantage account unless otherwise directed by a Guardian of the Estate or a court.

You're able to name a beneficiary for your account.

Some employers do not participate in the Access Advantage program, in which case you would be paid by check.

If your balance falls below \$250, we will close your account and send you a check for the balance including earned interest.

After an account remains inactive for two years or longer, we will attempt to contact you. If we don't receive a response from you within a reasonable time, your account balance may be transferred to the state according to your state's unclaimed property laws.

UniCare Life & Health Insurance Company may derive income from the total gains received on the investment of the balance of funds in the account.

The Access Advantage account is not intended to be a long-term investment vehicle. The interest will be taxable to you as income. Please consult a tax advisor if you have a tax question. We cannot provide tax advice. Also, since the Access Advantage program was designed for life insurance benefits, you cannot make additional deposits into the account.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.



How to Complete Your Beneficiary Claim Form

- If there is more than one beneficiary, each one must complete a separate form.
- You must submit an official certified copy of the death certificate. Only one death certificate is needed.
- If you have a funeral home assignment, please include the assignment with your claim form.
- If the claim is being filed by an Executor or Administrator of an Estate, he or she must sign the *Beneficiary Claim Form*, enter the Estate's Tax ID number and include copies of the appointment papers.

Return the form and official certified copy of the death certificate to:

UniCare Life & Health Insurance Company
Dearborn Group Office
P.O. Box 2090
Dearborn, MI 48123-2090

Contacting us

If you have any questions, please call us at 1-800-843-8184.



Beneficiary Claim Form

Please type or print.

Section 1: Claimant/Beneficiary Information

Last name		First name		M.I.	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		Birthdate (MMDDYYYY)	
Street address		City		State	ZIP code		Social Security no.	
Email address				Home phone no.			Daytime phone no.	
In what capacity are you making this claim? <input type="checkbox"/> Beneficiary <input type="checkbox"/> Executor <input type="checkbox"/> Trustee <input type="checkbox"/> Other: _____				Claimant's relationship to the insured <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Other: _____				
I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of failure to report all interest or dividends, or I am exempt. Cross out this statement if you have been so notified.								

Section 2: Information about the Insured (the Deceased)

Last name		First name		M.I.
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Section 3: Benefit Payment Option

Please select only one of the options listed below. If you do not choose a payment/settlement option, payment will be made to you in one lump sum check. Benefit amounts less than \$10,000 will be paid in a lump sum check.

I would like to take control of my insurance proceeds and defer making long-term decisions while earning interest on the proceeds. I want the full amount of the insurance proceeds payable to me distributed, in a single distribution, into the Access Advantage account. I understand you'll mail me a supply of drafts with other materials about my account once my claim is approved, I can take all or part of the proceeds whenever I want by simply writing a draft for \$250 or more, and that UniCare Life & Health Insurance Company guarantees my account. Read the sheet "Access Advantage Account" for more information.

I would like a check in the full amount of the insurance proceeds payable to me.

Section 4: Signature and Certification

For New York residents the following statement applies: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

I certify, under penalty of perjury, that the Social Security Number or other Taxpayer Identification Number and Claimant's Backup Withholding status information in Section 1 is correct. I understand that my signature may be used for signature verification for my Access Advantage account and other purposes.

Signature X	Date (MMDDYYYY)
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By my signature above I acknowledge that I have read the appropriate fraud warning listed for my state, or if my state is not listed, the General Fraud Warning (see following page).

For use by UniCare Life only			
CP Branch	Benefit	Interest	Total (Benefit + Interest)

UniCare Life & Health Insurance Company

Dearborn Group Office
P.O. Box 2090
Dearborn, MI 48123-2090

If you have questions, call us at 1-800-843-8184.

State Law Requirements

The laws of some states require us to provide you with the following information

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Rhode Island, and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware and Idaho: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Indiana: A person who knowingly and with intent to defraud an insurer files a statement of claim containing false, incomplete, or misleading information commits a felony.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia, and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps to commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in N.H. Rev. Stat. Ann. §638:20.

New Jersey: A person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: A person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

General Fraud Warning: Any person who knowingly and with intent to defraud any insurance company, files a statement of claim containing any false, incomplete, or misleading information may be subject to criminal penalties.