

Protection That Provides Peace of Mind

United Heritage Life and Disability Insurance



Life Insurance through United Heritage

In partnership with United Heritage Life Insurance Company, PacificSource Health Plans is pleased to offer group life insurance along with our medical plans.

This life insurance offers a level of coverage paid to the insured's beneficiary upon death. Employer-sponsored plans are an inexpensive way to provide added security for your employees and their families.

Summary of Life Coverage

- Our guaranteed issue schedule is based on a flat amount in \$10,000 increments. Groups with 2 to 299 employees may select \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000 policies. Groups with 300+ lives will be individually underwritten.*
- Accidental death and dismemberment (AD&D) coverage is automatically included at an amount equal to basic life coverage for employees.*
- Accelerated Death Benefit—If an insured is diagnosed as terminally ill (life expectancy of 12 months or less), prior to attainment of age 60, a portion of the death benefit can be paid as an accelerated death benefit. The benefit cannot exceed 80 percent of the death benefit. No minimum period of coverage required.
- The life coverage you select applies to all your covered employees. If you include dependent coverage, it will apply to all covered dependents. Members may not opt out. The full premium is paid by the employer, not the employee.
- Waiver of premium—If an employee becomes totally disabled while insured and if the disability lasts 9 months or more, no further premiums will be required for the employee during the continuance of total disability. This benefit is not available for employees whose total disability begins on or after age 60.
- Conversion option—If an employee's insurance ends, they may convert their coverage to a United Heritage individual life insurance policy without undergoing a medical exam during the 31 days immediately following employment termination or ineligibility.

*Subject to underwriting guidelines. Group life and AD&D insurance is underwritten by United Heritage Life Insurance Company.

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Plan Options at a Glance

Employee Life and AD&D

- \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000

Optional Dependent Life

- Spouse: \$2,000
- Child age 15 days to 6 months: \$100
- Child age 6 months up to 26 years: \$1,000

Children are eligible from 15 days to age 26.

United Heritage Life Insurance plans also provide:

- **Personalized customer service**
- **Local representatives**—United Heritage is based in Meridian, Idaho
- **Experience and financial stability**—serving Pacific Northwest clients since 1934

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Optional Dependent Life Coverage

An employee must be enrolled before their dependents can be covered. Dependent children are eligible from 15 days to age 26.

The death benefit is payable to the insured upon the death of a covered dependent.

Accidental Death and Dismemberment Coverage

Many people believe that workers' compensation insurance or Social Security will cover all disabilities comprehensively. However, workers' compensation only provides an income when a work-related injury prevents employees from making a living. Social Security has very specific criteria for determining whether a disabled individual qualifies for benefits. Not all disabilities will qualify for Social Security. An illness or injury that is not job related can lead to financial disaster very quickly.

The policy provides accidental death and dismemberment (AD&D) coverage, except for those industries specifically excluded from AD&D coverage. If an employee's death is caused by an accident, the full AD&D benefit will be paid to the beneficiary in addition to the life insurance amount. If an employee loses a hand, foot, eye, speech, hearing, movement of both upper and lower limbs, movement of both lower limbs, or movement of both upper and lower limbs on one side due to an accidental injury, a specified percentage based on the full AD&D benefit will be paid to the employee.

Summary of AD&D Coverage

- Our guaranteed issue schedule is based on a flat amount in \$10,000 increments. Groups with 2 to 299 employees may select \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000 policies. Groups with 300+ lives will be individually underwritten.
- Loss must occur within 90 days of accident
- Subject to exclusions

A complete list of AD&D exclusions is included in the Certificate of Insurance.



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Eligibility and Administration

Eligibility

Eligible individuals include all full-time employees regularly working the minimum hourly requirement determined by the employer (not to go below 20 hours per week) for employer groups participating in a PacificSource health plan.

The employer pays the entire premium for all eligible employees employed on a full-time basis that regularly work the minimum hour requirement (not to go below 20 hours per week), including those who waive the PacificSource medical coverage.

The following industries or occupations are excluded from life coverage, unless there is prior written approval: forestry, fishing, mining, logging, explosives, chemicals and allied products; occupations in the air, in or on the water, or underground; police- and firefighter-only groups.

Waiting Period

The waiting period for group life and AD&D insurance will coincide with the elected waiting period for the medical insurance.

Secure Online Administration

The United Heritage Online Administration System enables you to:

- Add or delete employees instantly
- Reconcile and pay bills
- Download pertinent forms as needed
- Access FAQs and contact information

Efficiently and conveniently manage your policy through secure access, 24 hours a day, 7 days a week.

Questions?

If you need more information about United Heritage products or services, please contact your PacificSource Sales Representative.

**Subject to underwriting guidelines. Group life and AD&D insurance is underwritten by United Heritage Life Insurance Company.*



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PacificSource.com