

Unimerica Life Insurance Coverage

Optional Benefit with OBM

LIFE INSURANCE OPTION FOR OBM

Life insurance gives employees a sense of financial well-being by protecting their families from the added stress of lost income in the event of their death. In addition to replacing lost income, life insurance proceeds can also help families cover funeral expenses, household needs or even children's education.

We recognize just how important life insurance is. That's why we've expanded our Oxford Benefit ManagementSM (OBMSM) offering to include an optional life insurance product from Unimerica Workplace Benefits (Unimerica). In addition to the standard ancillary components currently included in the OBM Specialty Options — dental, vision, work & life services and health discounts — you can also add an optional life insurance product to any of the OBM Specialty Options. When purchasing any of the OBM Specialty Options, employers may elect to include a term life product. Coverage is available in flat amounts of \$10,000 or \$25,000.

ABOUT UNIMERICA

Unimerica Workplace Benefits (Unimerica) brings together life insurance products and value-added services for the benefit of employers and their employees.

Products are underwritten by Unimerica Insurance Company (rated A by A.M. Best) and United HealthCare Insurance Company (rated A+ by Standard and Poor's). In New York, products are underwritten by Unimerica Life Insurance Company of New York (rated A by A.M. Best).



FEATURES¹ OF THE UNIMERICA LIFE INSURANCE PRODUCT INCLUDE:

- Basic Life: Coverage is offered in flat amounts of either \$10,000 or \$25,000, which applies to all employees² covered under the OBM Specialty Option.
- Guarantee issue: No medical underwriting is required.
- Life conversion: Covered employees who lose their OBM Specialty Option coverage through their employer have the option to convert to an individual life insurance policy.
- Benefit reduction schedule: Benefit reduces to 65% of the original amount at age 65, and 50% at age 70.
- Ease of administration: All of the specialty products are bundled into one convenient package – which means your employers get just one bill and hassle free administration.

To find out more information about

Oxford Benefit Management, contact us at:

888.200.1154

www.oxfordbenefitmanagement.com



¹Standard exclusions and limitations apply in most cases

²Coverage is not available for dependents of the employees.