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September 28, 2018

## Reminder About Oxford Benefit Management Plans Basic Life Insurance Benefit

As a reminder, a \$25,000 employee basic life insurance benefit is automatically included with all Oxford Benefit Management (OBM)¹ plan designs except Voluntary Plan Options. This applies to all new and renewing groups in New York, New Jersey and Connecticut.

Please be aware of the following:

- The employee basic life insurance benefit is included with all OBM plan options except the Voluntary Plan Option.
- The employee basic life benefit does not include AD&D (Accidental Death and Dismemberment).
- Employees who are not Actively at Work<sup>2</sup> on the plan effective date will not be covered under the employee basic life insurance benefit until they return to work.

For your convenience, copies of the Employee Basic Life Benefit Summaries can be accessed below.

- Employee Basic Life Benefit Summary (\$25,000) New York
- Employee Basic Life Benefit Summary (\$25,000) New Jersey & Connecticut

## A call to action.

Employees should be encouraged to complete the *Designated Beneficiary Form* for the employee basic life insurance benefit. These forms are available in the *Online Forms* section of the Employer page at **uhc.com/obm**. As a reminder, the employer must retain a copy of the *Designated Beneficiary Form* with the employee's records. Copies of the forms can also be accessed below.

- Designated Beneficiary Form New York
- Designated Beneficiary Form New Jersey & Connecticut

As always, thank you for your business. If you have any questions about the employee basic life insurance benefit or what else OBM has to offer your clients, please reach out to your specialty sales representative.