

Help protect your loved ones with Beneficiary Companion.

After losing a loved one, settling their affairs can be challenging. Since online accounts tend to outlive their users, digital estate management can be a messy, complicated process.

- The average person owns around **90 digital accounts**.¹
- An average person's digital legacy is worth about **\$37,000**.²
- A recent study found more than 10,200 Facebook users die every day,³ and an estimated **1.4 to 4.9 billion users will pass away before 2100**.⁴
- According to the IRS, thieves use "ghosting" to steal the identities of nearly **2.5 million deceased Americans** to fraudulently open accounts, obtain loans and tax refunds, etc.⁵



Beneficiary Companion

UnitedHealthcare's new Beneficiary Companion program helps people manage their loved one's final affairs, providing eligible beneficiaries with 24/7 guidance for estate closing and identity-theft protection.*

A Beneficiary Assistance Coordinator offers:

Identity/Fraud Resolution – To help protect your loved one's identity and offer assistance if it is stolen or compromised, including:

- Credit report review
- Credit report suppression or freezing/closing of account
- Full-service resolution assistance

Guidance Services – To answer questions and provide information about how to obtain death certificate copies and notify:

- Social Security Administration
- Credit reporting agencies
- Financial Institutions
- Social media sites to memorialize accounts and preserve digital profiles

Call 1-877-823-5807 if you need assistance through Beneficiary Companion or to request a beneficiary guidebook.

*Program available to eligible beneficiaries with qualified UnitedHealthcare life insurance policies.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Not available in New York and Washington.

Beneficiary Companion services are provided by Generali Global Assistance, LLC, a service provider that is not affiliated with UnitedHealthcare. UnitedHealthcare is not responsible or liable for care, services, or advice given by the provider or vendor of these services.

¹Dashlane (2015), <https://blog.dashlane.com/infographic-online-overload-its-worse-than-you-thought/>

²BusinessWire (2011), <https://www.businesswire.com/news/home/20110927005661/en/McAfee-Reveals-Average-Internet-User-37000-Underprotected>

³The Sun (2018), <https://www.thesun.co.uk/tech/2441047/what-happens-social-media-accounts-when-you-die/>

⁴Big Data & Society (2019), <https://journals.sagepub.com/doi/pdf/10.1177/2053951719842540>

⁵Howe Riley + Home Accountants (2017), <https://hrhcpa.com/ghosting-exploits-the-stolen-identities-of-the-dead/>