

By their side through loss. And all that follows.

Did you know that when you enrolled in your life insurance policy with Union Labor Life, your beneficiary will have access to Empathy?

At The Union Labor Life Insurance Company (Union Labor Life), we understand that family is a top priority. That is why over 95 years ago we created a life insurance program, to financially protect union family members left behind. While the financial benefit is very important, there's so much more your family will need to navigate. Death itself is not a topic we discuss as often as we should. So how do we prepare for the inevitable? Exactly that. Prepare.

It is not too late to start talking to your loved ones about your wants, needs, and informing them of information they might not otherwise know. But, is that enough to get them through the many difficult months and years they are bound to face when they lose someone so dear to them? That question is the exact reason why we chose to team up with Empathy.

What is Empathy?

Empathy is a revolutionary on-demand bereavement support platform. By merging technology with human care, beneficiaries receive support from a dedicated team of Care Managers and an award-winning app. Their team of experts are specialists across multiple disciplines, including licensed social workers, behavioral health practitioners, chaplains, grief coaches, and more. By answering questions about their unique situation, family members receive a tailored plan that is specific to their needs and an expert is able to help with the following:

Personalized Plan

A personalized checklist is created with the information, guidance, and tools needed to complete each one.

Funeral Planning

Detailed instructions to plan a touching ceremony, templates for invitations, eulogy assistance and finding the right funeral home for the family's needs.

Account Deactivation

Empathy takes on the task of closing all accounts, memberships, and subscriptions by making the necessary calls or sending the required emails to cancel each to avoid any unnecessary charges.

Estate Administration and Planning

Empathy's detailed instructions simplify the complex process of settling a loved one's estate and answers questions like what to do when there is no will and how to avoid full probate when possible.

Benefits Claiming

Empathy helps families understand which survivors' benefits they are eligible for and walks them through how to claim each one.

Obituary Writer

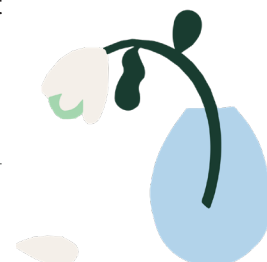
After the family answers a few questions about their loved one's life, interests, and personality, Empathy's experts craft a beautifully written tribute and complete obituary, ready for publication within hours.

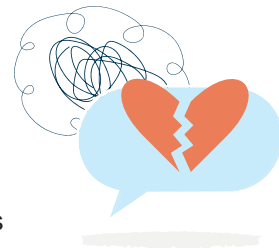
Family Collaboration

With family collaboration features, up to 10 family members can use the same account, so everyone can access the necessary paperwork that is uploaded to the family's encrypted in app vault.

Emotional Resources

Comforting advice from world-renowned authorities on grief, with inapp guides, audio selections, and a daily journal that help families feel more centered and opens the space to reflect on challenging feelings.





6 Things to Discuss with your Beneficiary

After choosing a life insurance beneficiary, there are several things you may want to discuss to help them be better prepared down the road. By organizing finances and thinking through how to use a death benefit, you can reduce future confusion and provide loved ones with clarity during a difficult time. Consider including these six topics in your conversation.

1

Empathy Program:

Empathy is included in your life insurance benefits package and will be accessible to your beneficiary at the time of your passing. Your beneficiary will need to contact Union Labor Life to enroll in the program and may begin using the bereavement support benefits as soon as they are enrolled.

2

Policy Details:

Review the specifics of a life insurance policy, including the name of the insurance company, type of life insurance, coverage amount, and if there is more than one beneficiary. Consider providing a copy of your policy information for them to keep in a safe place. Let them know that life insurance proceeds are generally not taxable to the beneficiary, but meeting with a financial professional or tax advisor can provide helpful guidance.

3

Account Information:

In addition to life insurance, consider compiling information about bank accounts, credit cards, loans, auto and home insurance, retirement accounts and any investments. Also include important estate planning documents like a will and a power of attorney. Make a list of login details for online accounts and contact information of personal attorneys and financial professionals.

4

How to use Benefits:

Discuss how death benefit proceeds could be used, such as covering final expenses, paying off specific debts, creating an emergency fund or funding a child's education. Talk about how a benefit could be divided if money is needed for multiple purposes. Consider sharing your wishes for final arrangements.

5

Claims Process:

Explain the steps involved in filing a life insurance claim, including contacting the insurance company or employer, submitting a claim form online or by mail and providing required documentation (e.g., death certificate and personal identification of beneficiary). If claim is approved, the death benefit is typically paid within 14 to 30 days.

6

Financial Impact:

Determine if lifestyle adjustments will need to be made and evaluate how the loss of income could impact short and long-term goals. Discuss if loved ones will need to adjust living arrangements, organize childcare or find additional sources of income to help adjust to a new financial reality. Having a plan in mind can help lower stress if the unexpected happens.

Empathy's services are available on life insurance policies issued by The Union Labor Life Insurance Company that meet a certain benefit threshold.

To learn more about the Empathy experience, email:

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Life and Health
Sales and Account
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