



UNITED HERITAGE  
INSURANCE

Helping employees plan for all stages of *Life*

UNITED HERITAGE INSURANCE IN PARTNERSHIP WITH KOOTENAI HEALTH

### United Heritage & Kootenai Health: Providing life Insurance at no cost.

As a benefit eligible employee, Kootenai Health provides the following benefits **at no cost to their employees**:

- **Long-term Disability Coverage** provides employees with income protection during prolonged illness or injuries.
- **Group Life Insurance** provides benefits up to \$125,000 to an employee's beneficiary if they become deceased.
- **Group Accidental Death & Dismemberment** provides an employee's beneficiary with benefits if their death is a result of an accident, as well as partial benefits if an employee is dismembered.

### Extend coverage through voluntary offerings with United Heritage.

Kootenai Health offers several voluntary benefit plans, empowering employees with the flexibility of choice.

- **Supplemental Life Insurance** offers additional coverage for our employees, their spouse, and children.
- **Short-Term Disability** supports income replacement for employees unable to work due to a covered disability.
- **Accident Insurance** provides cash benefit in the event of an accident, covering over 80 types of accidental injuries and related services.
- **Critical Illness Insurance** offers a cash benefit that could pay in the event of a severe diagnosis.



KootenaiHealth