



Financial
Protection

For groups with 2–99 employees

Disability insurance

Quick reference guide



Disability insurance

Quick reference guide

UnitedHealthcare unites a comprehensive portfolio of specialty insurance products that can be purchased efficiently and cost-effectively alongside medical for groups with 2–99 employees. (Products may also be purchased stand-alone.)

Our disability insurance portfolio includes a wide range of benefit options, enhanced by flexible plan designs and claims management services with the goal of a timely return to work.

Product scope

Short-term disability (STD)

- Weekly income benefit when unable to work in own occupation due to disability¹
- Claims management support
- For groups with 2+ eligible employees
- Voluntary Disability⁴
- Employee-pay-all benefit
- Voluntary LTD available to groups with 10+ eligible employees
- Voluntary STD available to groups with 10+ eligible employees

Long-term disability (LTD)

- Monthly income benefit when unable to work in own occupation¹ (or any occupation²) due to disability
- Claims management support
- For groups with 2+ eligible employees
- Our long-term disability plan includes a member assistance program that provides members and their families with a dedicated toll-free phone line they can call to get confidential assistance with personal, financial and legal issues, as well as referrals to community resources.³

Expertise

Claims management philosophy

- Focus on returning claimant to work and a productive lifestyle
- Balance expectations with clinical guidelines for a realistic recovery
- Maintain ongoing communication with claimant, employer and attending physician
- Engage clinical, vocational, financial and legal resources as needed in claim review process
- Utilize a vast array of clinical tools and internal/external resources
- Maintain staff continuity to ensure a smooth transition from STD to LTD, if required

Claims management staff

- Average of 15+ years' experience
- On-staff nurses and vocational professionals
- On-staff medical director
- Experienced claims specialists serve as primary contact and coordinator

STD claims process overview

- **Claims intake:** Customer Service receives claim via paper or telephonic submission, applies segmentation tool to estimate claim duration and assigns claims specialist.
- **Claims conference:** Claims specialist interviews claimant and reviews information with clinical team.

- **STD claims management:**

Claims specialist assesses skills, job requirements with restrictions/limitations, and return-to-work potential, and may then coordinate any needed work modifications with employer.

- **Transition to LTD:** Maintain continuity to ensure a smooth transition to LTD, if needed

LTD claims process overview

- **Claims submission:** Customer Service receives information from claimant, employer and physician on claimant's diagnosis, prognosis, treatment, abilities and limitations, and assigns claims specialist.
- **Claims investigation:** Claims specialist performs initial claim review with claimant, verifies eligibility and earnings, reviews with clinical team to determine if claims are payable, communicates determination, and either issues benefits or denies claim.
- **Ongoing LTD claims management:** Claims specialist works with team to establish action plan, maintains ongoing contact, engages vocational services, coordinates needed support services, applies all applicable offsets and coordinates return to a productive work capacity.



Value-added services

Bridge2Health Integrated Disability

Because we offer both medical and specialty benefits, Bridge2Health Integrated Disability can coordinate all aspects of health care, rehabilitation and support services for your employees. Bridge2Health is designed to:

- Improve health and well-being
- Better manage medical and disability claim costs
- Return disabled employees to work more quickly and in a more productive state
- Increase access to needed services

Bridge2Health Integrated Disability is automatically included for employers who have purchased both fully insured UnitedHealthcare medical and UnitedHealthcare disability coverages. Employers who purchase UnitedHealthcare ASO medical may be eligible for this integrated program, subject to review of medical care and behavioral management services; contact your UnitedHealthcare representative if further review is required.

Bridge2Health provides:

- Disability management through:
 - Return-to-work expertise
 - Disability claims management
- Medical management through:
 - Predictive modeling and health-risk assessments of conditions that may lead to disability
 - Referrals to appropriate clinical programs
- Behavioral management through:
 - Needs assessment, referrals and resources for members with mental health issues
 - Expert attention and services in collaboration with disability claims specialists
 - Consultation with providers to ensure the treatment plan is effective and the rationale for the mental health disability is sound

Flexible plan designs

Short-term disability

Employer contribution and participation

- 2–9 eligible employees: 100% employer-paid, 100% employee participation required
- 10–99 eligible employees:
 - Non-contributory: 100% employer-paid, 100% employee participation required
 - Contributory: Minimum 25% employer-paid, 50% employee participation required
 - Voluntary: 0% employer-paid; 25% employee participation required

Flat weekly benefit amount

- 2–9 eligible employees: \$100 to \$500 in \$50 increments
- 10–50 eligible employees: \$100 to \$750 in \$50 increments
- 51–99 eligible employees: \$100 to \$1,000 in \$50 increments

Benefit percentage

- 2–99 eligible employees: 50%, 60% or 66.67%

Maximum weekly benefit


- 2–9 eligible employees: \$100⁴ to \$750 in \$50 increments
- 10–50 eligible employees: \$100⁴ to \$1,000 in \$50 increments or \$1,250 or \$1,500
- 51–99 eligible employees: \$100⁵ to \$1,000 in \$50 increments or \$1,250, \$1,500, \$1,750 or \$2,000

Benefit duration

- 2–19 eligible employees: 13 weeks or 26 weeks
- 20–99 eligible employees: 13 weeks, 26 weeks or 52 weeks

Elimination period

- 2–99 eligible employees:
 - 0 days accident / 7 days sick
 - 0 days accident / 14 days sick
 - 7 days accident / 7 days sick
 - 7 days accident / 14 days sick
 - 14 days accident / 14 days sick



Short-term disability, continued

Disability definition

- 2–50 eligible employees: Residual
- 51–99 eligible employees: Residual or Partial

Pre-existing condition exclusion

- 2–9 eligible employees: 12/12
- 10–99 eligible employees:
 - Non-contributory: No pre-existing condition exclusion
 - Contributory: 12/12

Eligibility

- Groups with 2–50 employees may purchase STD with any Contributory or Non-contributory companion product, including medical; however, STD plus medical need not purchase another ancillary benefit.
- Groups with 51–99 employees may purchase stand-alone STD
- Groups must be in business for a minimum of two years (one year if premier or preferred industry), and must not contain more than 50% immediate family members.
- Employees working in CA, HI, RI, NY, NJ and Puerto Rico are not eligible.
- Selected types of businesses are ineligible.

Long-term disability

Employer contribution and participation

- 2–9 eligible employees: 100% employer-paid, 100% employee participation required
- 10–99 eligible employees:
 - Non-contributory: 100% employer-paid, minimum 10 enrolled employees
 - Contributory: employee/ employer share; minimum 50% employee participation required
 - Voluntary: 0% employer-paid; 25% employee participation required

Benefit percentage

- 2–99 eligible employees: 50%, 60% or 66.67%⁶

Monthly maximum

- 2–9 eligible employees: \$1,500 to \$5,000 in \$500 increments
- 10–99 eligible employees: \$1,500 to \$10,000 in \$500 increments
- Benefit maximums are based on the average of the top two employees' salaries for groups with 2–9 employees, or top three employees' salaries for groups with 10–99 employees, or the selected benefit maximum (whichever is less).

Long-term disability, continued

Benefit duration

- 2–9 eligible employees: Two years, five years or reducing benefit duration with SSNRA (SSNRA not available for monthly benefit amounts over \$3,000)
- 10–99 eligible employees: Two years, five years or reducing benefit duration with SSNRA

Elimination period

- 2–99 eligible employees: 90 days or 180 days

Subjective symptoms

- 2–99 eligible employees: 24 months or no limit

Disability definition

- 2–9 eligible employees: 24 months own occupation/Residual
- 10–99 eligible employees: 24 months own occupation/Residual⁷

Pre-existing condition exclusion

- 2–99 eligible employees: 3/12, 12/6/24 or 12/24

Mental illness/ substance abuse

- 2–99 eligible employees: 24 months lifetime maximum

Workplace modification benefit

- 2–99 eligible employees: Pays up to \$5,000 to modify work environment or the way job is performed

Eligibility

- Groups with 2–50 employees may purchase stand-alone LTD with any Contributory or Non-contributory companion product, including medical, except that LTD plus medical must have another ancillary benefit (dental, vision, basic life or STD).
- Groups with 51–99 employees may purchase stand-alone LTD.
- Groups must be in business for a minimum of two years (one year if premier or preferred industry), and must not contain more than 50% immediate family members.
- Industry bands include premier, standard, sub-standard and no-quote.
- Selected types of businesses are ineligible.

Save when you bundle your benefits with the Packaged Savings[®] program

- Bundle our comprehensive medical plans with eligible specialty products – dental, life, disability and vision.
- The more you bundle, the more you can save.
- Per-employee per-month savings is given as a monthly administrative credit based on the number of enrolled UnitedHealthcare medical subscribers.
- Packaged Savings credits remain in place as long as the eligible coverages remain in force for 2-99 eligible employees and 12 months for 100 or more eligible employees.

Contact your UnitedHealthcare representative for details.



For more information about UnitedHealthcare disability insurance, contact your UnitedHealthcare representative.



¹“Own occupation” is defined as the inability to perform some or all of the material and substantial duties of your regular occupation.

²“Any occupation” is defined as the inability to perform some or all of the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

³ Services include referral to a network of licensed and certified clinicians for up to three face-to-face counseling sessions. We also facilitate referrals to attorneys for assistance with legal issues.

⁴ Voluntary specialty product plans do not qualify for the Packaged Savings[®] program.

⁵ For 66.67%, benefit amounts begin at \$150.

⁶ Not available for Voluntary coverage.

⁷ Extended own occupation to age 65/Residual (restricted to business professionals who are salaried office employees with annual earnings of \$100,000 or more, excluding bonuses, overtime and other extra compensation).

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In Texas, coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. Some of these services may not be available in all states or jurisdictions. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company are located in Milwaukee, WI; and Unimerica Life Insurance Company of New York is located in New York, NY.

Standard exclusions and limitations apply in most cases. Benefit options may vary by policy terms and conditions. Benefits and programs may not be available in all states or for all group sizes. Components are subject to change.