



Financial
Protection

For groups with 2–99 employees

Disability insurance

Quick reference guide



Disability insurance

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UnitedHealthcare Specialty Benefits 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

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

Voluntary Disability³

- Employee-pay-all benefit
- Voluntary LTD available to groups with 10+ eligible employees
- Voluntary STD available to groups with 10+ eligible employees

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 disposition, 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

Integrated Medical and Disability Management (IMDM)

This program is part of UnitedHealthcare's unique Bridge2Health approach. Because we offer both medical and specialty benefits, IMDM can coordinate all aspects of health care, rehabilitation and support services for your employees. Bridge2Health and IMDM are designed to:

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

IMDM is automatically offered at no charge to customers who have disability insurance with UnitedHealthcare Specialty Benefits and medical benefits from UnitedHealthcare.

IMDM 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: \$100⁴ 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

Preexisting condition exclusion

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

Eligibility

- Groups with 2–50 employees may purchase STD with any employer-paid 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%⁵

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 to SSNRA (SSNRA not available for monthly benefit amounts over \$3,000)
- 10–99 eligible employees: Two years, five years or reducing benefit duration to 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/Residual⁶

Preexisting 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 employer-paid 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



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.

³Voluntary specialty product plans do not qualify for the Packaged Savings[®] program.

⁴For 66.67%, benefit amounts begin at \$150.

⁵Not available for Voluntary coverage.

⁶Extended 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. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is 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. Specialty benefits and programs may not be available in all states or for all group sizes. Components are subject to change.