

# Welcome

Get the most out of your Short-term Disability insurance.

See inside for key information and services about your disability plan.



## Thank you for being a UnitedHealthcare member.

We're here to help make each step of your benefits experience easier. That's why we've put together this guide, to help you better understand your benefits, and to help you get the most out of your short-term disability plan.

### About your short-term disability plan.

Short-term disability insurance will help provide you with income if you have a qualifying injury or illness and are unable to perform your job duties. Plans will pay benefits until you return to your job or reach the end of the benefit period (usually up to 13 or 26 weeks). The benefit period for your plan is determined by your employer. Please see your Certificate of Coverage for plan details, including your plan's benefit period.

### How your plan works.

If you have a qualified disability, your plan will pay you a portion of your paycheck (such as \$500 weekly benefit or 50 percent of your salary).<sup>1</sup> This means you'll still have weekly income to help you and your family pay for expenses like rent, medical bills, food and more. With your disability plan, you can rely on:

- A simple and streamlined claim process.
- Personal support to help you get back to your job more quickly and safely.



#### Steps to filing a claim:

- 1 Notify your employer of your absence from work.
- 2 Go to [myuhc.com](https://myuhc.com)<sup>®</sup> to access your short-term disability claim form packet.
- 3 Complete, sign and date the necessary forms.
- 4 Send the completed forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to [fpcustomersupport@uhc.com](mailto:fpcustomersupport@uhc.com).

#### After your claim is received.

When we've received all the information we need to review your claim, we will:

1. Inform you by phone or letter that we are reviewing everything.
2. Ensure your claim receives a thorough, fair and objective evaluation.
3. Send benefit proceeds to you as designated, upon approval.

If you have any questions about the process, please call our claim service team at **1-888-299-2070** between 8 a.m. and 6 p.m. ET.

#### How to access your claim form packet.

1. Go to [myuhc.com](https://myuhc.com).  
**Note: You do not need to log in.**
2. Under the Links and Tools, select **Disability, Life and Supplemental Health Information**.
3. Select your short-term disability claim form packet.

<sup>1</sup> The benefit period for you plan is determined by your employer. Please see your Certificate of Coverage for plan details including your plan's benefit period.

## When payments begin.

After you submit your claim, you may have to wait for a short period of time (known as the elimination period) before you are eligible to receive weekly payments, which you can use any way you choose. Most people use them to help pay expenses such as:

- Health plan deductible
- Other medical bills
- Mortgage/rent
- Utilities
- Groceries
- Child care

**Important: Your plan will stop paying benefits when it reaches the end of the benefit period (usually up to 13 or 26 weeks). If you are still unable to work after your benefit period ends, you may be eligible to transition to long-term disability benefits. For details about transitioning to long-term disability, please contact your employer.**

## Understanding the elimination period.

- The elimination period begins the day you become disabled.
- The length of the elimination period is determined by your employer. Typically, the period is about 7 days. To find out the length of your plan's elimination period, please see your Certificate of Coverage.



## Return-to-work and absence support.

With your plan, you receive access to specialists who are trained to help you return to your job or another occupation if necessary, as quickly and safely as possible. They can also assist with:

- Résumé preparation
- Interview preparation
- Skills training
- Relocation services and more
- Job placement/search support

## Family and medical leave help.

If your employer receives Family and Medical Leave (FML) administration services from UnitedHealthcare, you will have help from our specialists if you need to leave your job temporarily and it qualifies under the federal and state FML law. Our specialists will be available to you by telephone to help submit your claims and guide you through the claims process.

For more information about your eligibility for FML assistance, please contact your employer.

## Being productive feels good.

Your disability plan allows you to work part-time and still receive benefit payments. After all, as much as you'd like to get back to earning your full 100 percent income, we understand that you may have to work up to returning to work full-time.



## A call worth taking.

If you have a UnitedHealthcare health plan, we may reach out to check in and offer you additional help and support, which may include:

### Wellness coaching

- Coaching programs to help you work toward your health and wellness goals.

### Pregnancy support

- Educational services and health resources delivered through the Healthy Pregnancy Program.

### Care coordination

- After a hospital stay, help from a care coordination nurse to confirm you have after-care instructions, medication, medical equipment or other needs.

### Disease management

- Connecting you with the right disease management programs and resources to help manage your condition.



## We're here for you.

If you have any questions, need help submitting a claim or would like to check the status of your payment, contact a claim specialist at **1-888-299-2070** between 8 a.m. and 6 p.m. ET.



The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

We provide free services to help you communicate with us such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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