For groups with 100+ employees

Disability insurance

Quick reference guide

UnitedHealthcare
Disability insurance

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UnitedHealthcare Specialty Benefits unites a comprehensive portfolio of specialty insurance products from one credible source. Our broad array of products includes employer-contribution and employee-paid insurance plans, as well as non-insurance programs. Our responsive team of experts work together to provide knowledge and experience, backed by the vast resources of UnitedHealth Group.

Our disability insurance portfolio includes a wide range of benefit options, enhanced by flexible plan designs and value-added services that emphasize a timely and appropriate return to work.

Product scope

Short-term disability (STD)
• Weekly income benefit when unable to work in own occupation due to disability
• Claims management support

Long-term disability (LTD)
• Monthly income benefit when unable to work at own occupation (or any occupation) due to disability
• Claims management support

Voluntary disability
• Employee-pay-all benefit with an optional 12-month LTD portability feature included
• Available for both short-term and long-term disability

Other disability services
• Leave Management Services: We also offer tracking and reporting of employee absences due to Family Medical Leave Act (FMLA) and other absences
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 in claim review process
• Utilize vast array of clinical tools and internal/external resources
• Maintain staff continuity to ensure a smooth transition from STD to LTD, if required

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 smooth transition to LTD, if needed

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
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
- Better manages medical and disability claim costs
- Return disabled employees to work more quickly and in a more productive state
- Increase access to needed services

Integrated Medical and Disability Management (IMDM) 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 IMDM, subject to review of medical care and behavioral management services; contact your Specialty Benefits representative if further review is required.
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

Funding options

- **Non-contributory** (fully funded by employer): 100% participation required
- **Contributory** (partially paid by employer): 75% participation required
- **Voluntary** (employee-paid): 25% participation or 25 enrolled lives required (whichever is greater)
- **Base/buy-up** (employer funds 100% of base plan, employee contributes 100% of buy-up plan): 25% participation required in buy-up

Group size

- Short-term disability (STD) and long-term disability (LTD) available to groups with 100+ eligible employees
- Benefit amounts, maximums and options may vary by state or group size
Flexible plan designs
(Standard features in italics)

Eligibility
• All full-time employees working a minimum of 30 hours per week

Waiting period
• 30 days of continuous, active, full-time employment

Benefit percentages
• STD: 50%, 60%, 66.67%, 70%
• LTD: 50%, 60%, 66.67%
• Voluntary STD: 50%, 60%, 66.67%
• Voluntary LTD: 50%, 60%

Maximum benefit
• STD weekly benefit: $1,000 maximum, or greater\(^3\)
• LTD monthly benefit: $6,000 maximum, or greater\(^3\)

Minimum benefit
• STD: $25
• LTD: $100 or 10%, whichever is greater

Elimination period
• STD: 0-, 7-, 14- or 30-day accident/0-, 7-, 14- or 30-day sickness
• LTD: 30, 60, 90 or 180 days

Disability definition
• STD: A 20% or more loss in earnings is required. Residual included as standard when sold with LTD
• LTD: 24 or 36 months own occupation or own occupation to age 65.\(^4\) A 20% or more loss of earnings is required. Residual included as standard

Preexisting condition exclusion
• STD: None; 12/12 for Voluntary
• LTD: 3/12
• No loss/no gain for current covered employees

Guaranteed issue
• No medical underwriting required except for late enrollees in Contributory or Voluntary groups
Work incentive benefit
• LTD: 12 months

Definition of earnings
• Average monthly earnings, including commissions, averaged over prior 24 months (excluding bonus and overtime pay)

Benefit duration
• STD: 13, 26 or 52 weeks
• LTD: Two years, five years or reducing benefit duration with SSNRA

Integration
• STD: Integrates with state disability plans and with Social Security Disability Income if benefit duration is greater than 26 weeks
• LTD: Full family Social Security

Rate guarantee
• STD: One year
• LTD: Two years

Limitations
• LTD: Mental Illness and Substance Abuse: 24 months, lifetime

Lump sum survivor benefit
• STD: Lesser of $3,000 or three weeks gross
• LTD: Three months gross

Optional benefits
• Variety of optional benefit riders available for STD and LTD
"Own occupation" is defined as the inability to perform some or all of the material and substantial duties of your regular occupation for a limited time.

"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. Also offer Short-Term Disability (STD) on an administration services only (ASO) basis. ASO options include full ASO, advice to pay (ATP) and duration advice to pay (DATP).

Qualification required for higher amounts.

Qualification required for own occupation to age 65.

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.

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

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.