Get the most out of your short-term disability insurance

United Healthcare

How your plan works

If you have a qualifying injury or illness and are unable to work, your plan will provide income replacement (for example, $350).* You will receive benefits until you are no longer disabled or reach the end of your benefit period. This means you'll still have 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

To file a claim

1. Notify your employer of your absence from work
2. Go to **myuhc.com®** 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.**

After your claim is received

When we've received all the information needed to review your claim, we'll:

1. Inform you by phone or letter that we're 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 this process, call our claim service team at **1-888-299-2070** between 8 a.m. and 8 p.m. ET.

How to access your claim form packet

Go to **myuhc.com** and scroll down without signing in. Then, select **Popular Forms > Disability, life and supplemental insurance claim forms.**

When payments begin

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

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

Important: Your benefits will continue as long as you are considered disabled or you reach the end of the benefit period. If you're still unable to work after your benefit period ends and you are enrolled in long-term disability, you may be eligible to transition to that coverage. For details, 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. An example would be 7 days. To find out the length of your plan's elimination period, see your Certificate of Coverage.

Return-to-work and absence support

With your plan, you have access to specialists 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
- Skills training
- Job placement/search support
- Interview preparation
- Relocation services and more

Being productive feels good

Your disability plan may allow you to work part time and still receive benefit payments

Family and medical leave help

If your employer receives Family and Medical Leave Act (FMLA) administration services from UnitedHealthcare, you'll have help from our specialists if you need to leave your job temporarily and it qualifies under federal and state FMLA laws. Our specialists will be available by phone to help you submit your claim and guide you through the process.

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

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

If you've had a hospital stay, a care coordination nurse calls to confirm you have after-care instructions, medication, medical equipment, etc.

Disease management

Support to connect you with the right programs and resources to help manage your condition

Questions?

Contact a claim specialist at **1-888-299-2070** between 8 a.m. and 8 p.m. ET

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*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.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot 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 LASDPOL (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 coverage details, 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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