



Disability Insurance

Quick reference guide

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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 works 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

- ▶ Weekly income benefit when unable to work in own occupation due to disability*
- ▶ Claims management support

Long Term Disability

- ▶ 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 Short Term Disability (STD), Family Medical Leave Act (FMLA) and other absences

Benefit options may vary by policy terms, state or group size.

*Own Occupation 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 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).

Expertise

Claims management philosophy

- ▶ Focus on returning claimant to work and 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

Claims management staff

- ▶ Average of 15+ years' experience
- ▶ On-staff nurses and vocational professionals
- ▶ On-staff Medical Director
- ▶ Experienced Claim 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
- ▶ **Claim Conference:** Claims Specialists interview claimant and review information with clinical team
- ▶ **STD Claims Management:** Claims Specialists assess skills, job requirements with restrictions/limitations, and return-to-work potential, and then coordinate any needed work modifications with employer
- ▶ **Transition to LTD:** Maintain continuity to ensure 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 Specialists perform initial claim review with claimant, verify eligibility and earnings, review with clinical team to determine if claims are payable, communicate disposition, and either issue benefits or deny claims
- ▶ **Ongoing LTD Claims Management:** Claims Specialists work with team to establish action plan, maintain ongoing contact, engage vocational services, coordinate needed support services, apply all applicable offsets and coordinate return to a productive work capacity

Value-added services

Integrated medical and disability management

- ▶ An approach that coordinates all aspects of health care, rehabilitation and support services
 - Improves health and well-being
 - Helps to reduce medical and disability claim costs
 - Returns disabled employees to work more quickly and in a more productive state
 - Increased access to needed services

IMDM is automatically offered at no charge to customers who have disability insurance with UnitedHealthcare Specialty Benefits and either fully insured medical, or self-insured medical with select Care and/or Behavioral Solutions programs, 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

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 design *(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: \$1000 maximum, or greater*
- ▶ LTD Monthly Benefit: \$6,000 maximum, or greater*

*Qualification required for higher amounts.

Contact Us

For more information, contact a UnitedHealthcare Specialty Benefits sales representative or visit www.uhcspecialtybenefits.com

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.* A 20% or more loss of earnings is required. Residual included as standard.

*Qualification required for Own Occupation to age 65.

Pre-existing 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: 2 years, 5 years or to age 65/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: 1 year
- ▶ LTD: 2 years

Limitations

- ▶ LTD: Mental Illness and Substance Abuse: 24 months, lifetime

Lump sum survivor benefit

- ▶ STD: Lesser of \$3,000 or 3 weeks gross
- ▶ LTD: 3 months gross

Optional benefits

- ▶ Variety of optional benefit riders available for STD and LTD

Standard exclusions and limitations apply in most cases. Benefit options may vary by policy terms and conditions and state or group size.

For more information, contact your UnitedHealthcare Specialty Benefits sales representative or visit www.uhcspecialtybenefits.com



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