

Get the most out of your long-term disability insurance

Long-term disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing your job duties for an extended period of time (typically 90 days or more). Long-term disability benefits often start after short-term disability benefits have ended. Please see your Certificate of Coverage for plan details, including your plan's benefit period.

United Healthcare®

How your plan works

If you have an eligible long-term disability claim, your plan will pay a portion of your paycheck (typically up to 60%) each month. This provides you income replacement to help you and your family pay for expenses like rent, medical bills, food and more. With your disability plan, you can rely on:

- ✔ **Claims support to help you focus on getting well without added stress**
- ✔ **Personal support to help you get back to your job more quickly and safely**
- ✔ **A Member Assistance Program (MAP) to help you and your family with personal and confidential support***



Two ways to file a claim

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

1. **Member claims portal –** Log in to **myuhcfp.com** and click the "Start a Claim" icon to complete and submit a claim online
2. **Hard copy claim form –** Request the claim form from your HR representative. Complete, sign, date and send the form via fax or mail to the contact details listed on the claim form. You may also email the completed form to **fpcustomersupport@uhc.com.** Please note, this is an unsecured email address.



When payments begin

If you are enrolled in both short-term and long-term disability and your disability claims have been approved, you'll start to receive your long-term disability monthly benefit payments after your short-term disability weekly benefits end. You do not need to satisfy another elimination period. You can use your payments for anything, including:

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

If you only have long-term disability, you will have to wait for a short period of time after you submit your claim (known as the elimination period) before you're eligible to receive monthly payments.

Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, please see your Certificate of Coverage

* The Member Assistance Program (MAP) may not be available with some group disability plans. Please see your certificate of coverage or contact your employer for benefit details.

Additional benefits

The following benefits are included with your long-term disability plan.

Return-to-work and absence support

With your plan, you have access to specialists who are trained to help you return to work more quickly and safely. They can also assist with:

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

Vocational rehabilitation

Specialists will work with your care team to create a plan to evaluate any need for equipment, retraining or job placement.

Workplace modification

A benefit payment of up to $5,000 may be paid to your employer for any approved workplace modifications needed for you to return to work.

Lump-sum survivor benefit

If you pass away and meet the eligibility requirements, we will pay a lump-sum benefit that is equal to 3 months of your monthly disability payment to your spouse or children.

Social Security assistance

If you qualify for Social Security assistance, we can connect you with our Social Security advocates who can assist you with the application process. They can also help you:

- Find appropriate legal representation or other assistance
- Obtain any medical and vocational evidence, if required
- Get reimbursed for any preapproved case management expenses

Help with returning to work

Getting you back to full-time so you can earn your full paycheck is important. But sometimes you have to work up to it. That's why your disability plan may allow you to work part-time and still receive benefit payments.

MAP

Our MAP from Optum® offers you and your family personal and confidential support available 24 hours a day, 7 days a week.*

The program includes:

- Counseling services
- Legal and financial consultation
- Referrals to community resources

Call **1-877-660-3806,** TTY **711,** for personal and confidential assistance. Translators are available for non-English speakers.

Access the MAP online

1. Visit **liveandworkwell.com**
2. Access code: **FP3EAP**
3. Select the **Benefits** tab at the top
4. Select **EAP** or **Legal & Financial**

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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

Care coordination

After a hospital stay, help from a care coordination nurse to confirm you have aftercare instructions, medication, medical equipment, etc.

Disease management

Connecting 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

UnitedHealthcare®

Not for use in New Mexico and New York

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 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.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Member Assistance Program (MAP) is offered through Optum. Optum is an affiliate of UnitedHealthcare.

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