

# Voluntary Short-Term Disability



## Short-term Disability

Provided by UnitedHealthcare

**Help protect yourself with a weekly income if you're unable to work for a short period of time.**

**Do you have enough money saved up if you couldn't work for weeks – even months – because of an illness, injury or pregnancy?**

Many Americans do not have enough money saved up or have any income protection to help them if they are unable to earn a paycheck. That's why a UnitedHealthcare Short-term Disability plan is such a valuable benefit.

### **How the plan works.**

The Short-term Disability plan will pay you a 60% of your paycheck each week if you have a qualifying disability as a result of an injury or health event and you are unable to perform your job duties for up to a maximum of 26 weeks.

This means you will have a weekly income to help you and your family pay for expenses like your mortgage or rent, medical bills, food and more.

### **You can even work part-time.**

Being productive feels good. That's why the plan also allows you to work part-time and still receive benefit payments. We understand that you may have to work your way back up to earning 100 percent of your income, which is the goal.

### **Disability specialists can help you return to work.**

The plan includes personal support from disability specialists who will work with you and your employer to help you return to work more quickly so you can get back to work safely and back to earning your full wage.

Due to the complex nature of disability claims, it is not possible to provide answer questions related to hypothetical claims.

**Please note: Short-Term Disability payments will be reduced by any sick leave payment received from the State of Nebraska. (Please see the Certificate of Coverage for additional details)**

### **Why UnitedHealthcare Short-term Disability?**

- Income protection with weekly payments
- Personal claim support to help you through the process
- Disability specialists to help you get back to work safely

Unless you are completing your new hire event the Evidence of Insurability is required.

This means you are required to complete a form to prove your physical condition.

# State of Nebraska

## Summary of Benefits Short Term Disability Insurance



<b>Eligibility</b>	All Active Full Time and Regular Part time Employees working a minimum of 20 Hours per week.
<b>Voluntary STD Benefit</b>	60.0% of your weekly Earnings to a maximum of \$1,731 per week.  Minimum Benefit: \$25
<b>Elimination Period</b>	Short Term Disability Insurance benefit begins on the 1st day after your accident or 8th day of sickness.
<b>Benefit Duration</b>	Up to 26 weeks
<b>Pre-existing Conditions Exclusion</b>	We will not cover any disability that begins during the first 12 months after the covered person's effective date of insurance that is caused or contributed to by a pre-existing condition. Pre-existing condition means: any Sickness or Injury including Mental Illness, Substance Abuse or Subjective Symptoms for which the Covered Person, within 3 months prior to his Effective Date of insurance: <ul style="list-style-type: none"><li>• was diagnosed by or received Treatment from a legally qualified Physician; or</li><li>• had symptoms for which an ordinarily prudent person would have sought Treatment.</li></ul>
<b>Offsets</b>	Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, including but not limited to*: <ul style="list-style-type: none"><li>• Social Security Disability Insurance</li><li>• Workers' Compensation</li><li>• Other employer-based insurance coverage you may have</li><li>• Unemployment benefits</li><li>• Settlements or judgments for income loss</li><li>• Retirement benefits that your employer fully or partially pays for (such as a pension plan)</li><li>• Employer's sick leave or salary continuation plan.</li><li>• Loss of time or lost wages from no-fault motor vehicle insurance plan.</li></ul>
<b>Other limitations to enrollment</b>	If you enroll during this enrollment period, your coverage is provided to you on a guaranteed basis - no medical information is required. If you enroll after this enrollment period, (or any time after you first become eligible), evidence of insurability will be required for all coverage amounts. Subject to any preexisting condition limitations.  You must be Actively at Work with your employer on the day your coverage takes effect.

# Voluntary Short Term Disability



## Voluntary Short Term Disability Rates



### Age as of July 1<sup>st</sup>

Less than 25	\$0.774
25-29	\$0.762
30-34	\$0.774
35-39	\$0.643
40-44	\$0.690
45-49	\$0.681
50-54	\$0.777
55-59	\$0.951
60-64	\$1.199
65+	\$1.378

### Premium Calculation

1. Enter your Basic Gross Annual Salary  
up to \$150,000 pay (not including overtime) \$\_\_\_\_\_
2. Annual Pay divided by 52 weeks (#1/52) \_\_\_\_\_
3. Benefit % 60%
4. Weekly Benefit (#2 x .60) \_\_\_\_\_
5. Weekly Benefit divided by 10 ( #4/10) \$\_\_\_\_\_
6. Enter the rate for your age as of July 1st \_\_\_\_\_
7. Your monthly cost (#5 x #6) \$\_\_\_\_\_

1 Disability Statistics; Chance of Becoming Disabled." Council for Disability Awareness: Prevention, Financial Planning, Resources and Information, 28 Mar. 2018, [disabilitycanhappen.org/disability-statistic/](http://disabilitycanhappen.org/disability-statistic/)

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company. 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, see your Certificate of Coverage or contact your employer. UnitedHealthcare Insurance Company is located in Hartford, CT.

# Voluntary STD Premium Calculation Example



• Annual Salary	\$60,000
• Divided by 52 weeks	\$1,154
• Times the Benefit %	60%
• <b>Weekly Benefit</b>	<b>\$692.40</b>
• Weekly Benefit divided by 10	\$69.24
• Times Rate for age as of July 1 <sup>st</sup> (40-44)	\$0.690
• <b>Monthly Cost (69.2 x .69)</b>	<b>\$47.75</b>