

Voluntary Long Term Disability



Help secure a monthly income if an illness or injury keeps you out of work for a long period of time.

Don't let an off-the-job accident or an illness leave you in a financial bind if you are unable to work for months.

An injury or long illness can create more than just financial and emotional stress. That's why a UnitedHealthcare Long-term Disability plan is designed to do two important things:

1. Give you long-term financial support.
2. Help reduce stress and health issues that can prolong being out of work.

How the plan works.

The Long-term Disability plan will pay you a 60% of your paycheck each month if you have a qualifying long-term disability where you are unable to perform your job duties for 180 days or longer.

A steady monthly income not only helps you and your family cover expenses, it may help reduce stress that comes with being out of work for a long period.

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.

Your well-being is what matters most.

The plan includes resources and benefits designed to support you along the way and at no extra cost:

- 24/7 Employee Assistance Program (EAP)
- Return-to-work preparation
- Workplace modification benefit

Almost half of American adults indicate they can't pay an unexpected \$400 bill without having to take out a loan or sell something to do so.¹

Why UnitedHealthcare Long-term Disability?

- Income protection with monthly payments
- Personal claim support to help you through the process
- 24/7 Employee Assistance Program for confidential and emotional support
- Disability specialists to help you adjust and get back to work safely

Evidence of Insurability is required unless you are completing your new hire event

State of Nebraska

Summary of Benefits

Long Term Disability Insurance



Eligibility	<i>All Active Full Time and Part time Employees working a minimum of 20 Hours per week.</i>	
Voluntary LTD Benefit	<i>60% of your Monthly Earnings to a maximum of \$7,500 per month.</i>	
	<i>Minimum Benefit: \$100</i>	
Elimination Period	<i>180 days of Disability</i>	
Own Occupation Period	<i>24 months (2 year) own occupation</i>	
Maximum Benefit Duration	<i>Reducing Benefit Duration w/SSNRA</i>	
	<i>Age at Disability</i>	<i>Maximum Benefit Period</i>
	<i>Greater of: SSNRA* or</i>	
	<i>Less than age 60</i>	<i>To age 65</i>
	<i>Age 60</i>	<i>60 Months</i>
	<i>Age 61</i>	<i>48 Months</i>
	<i>Age 62</i>	<i>42 Months</i>
	<i>Age 63</i>	<i>36 Months</i>
	<i>Age 64</i>	<i>30 Months</i>
	<i>Age 65</i>	<i>24 Months</i>
	<i>Age 66</i>	<i>21 Months</i>
	<i>Age 67</i>	<i>18 Months</i>
	<i>Age 68</i>	<i>15 Months</i>
	<i>69 and over</i>	<i>12 Months</i>
	<i>*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act.</i>	
Survivor Income Benefit	<i>3 months Gross</i>	
Mental and Nervous Limitation	<i>24 months (per disability)</i>	
Substance Abuse Limitation	<i>24 months (per disability)</i>	
Pre-existing Conditions Exclusion	<p><i>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.</i></p> <p><i>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:</i></p> <ul style="list-style-type: none"> <i>• was diagnosed by or received Treatment from a legally qualified Physician; or</i> <i>• had symptoms for which an ordinarily prudent person would have sought Treatment.</i> 	
Offsets	<p><i>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*:</i></p> <ul style="list-style-type: none"> <i>• Social Security Disability Insurance (please see next section for exceptions)</i> <i>• Workers' Compensation</i> <i>• Other employer-based insurance coverage you may have</i> <i>• Unemployment benefits</i> <i>• Settlements or judgments for income loss</i> <i>• Retirement benefits that your employer fully or partially pays for (such as a pension plan)</i> <i>• Loss of time or lost wages from a no-fault motor vehicle insurance plan.</i> <i>• Benefits from Employer's sick leave or salary continuation plan.</i> 	
Other limitations to enrollment	<p><i>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.</i></p> <p><i>You must be Actively at Work with your employer on the day your coverage takes effect.</i></p>	

Voluntary Long Term Disability



Voluntary Long Term Disability

Age as of July 1st

Less than 25	\$0.050
25-29	\$0.080
30-34	\$0.120
35-39	\$0.140
40-44	\$0.170
45-49	\$0.240
50-54	\$0.360
55-59	\$0.430
60-64	\$0.450
65-69*	\$0.470
70 +*	\$0.500

Premium Calculation

1. Enter your Basic Gross Annual Salary
up to \$150,000 pay (not including overtime) _____
2. Annual Pay divided by 12 -covered monthly earnings \$ _____
3. Monthly divided by 100 (#2/100) \$ _____
4. Enter the rate for your age as of July 1st _____
5. Your monthly cost (#3 x #4) \$ _____
6. Monthly Benefits = 60% of Covered Monthly earnings
(#2 x .60) \$ _____

**Benefits Reduced. Check website for further information*

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

Voluntary LTD Premium Calculation Example



• Annual Salary	\$60,000
• Divided by 12	\$5,000
• Divided by 100	\$50
• Rate for age as of July 1 st (40-44)	<u>\$0.17</u>
• Monthly Cost (50 x .17)	\$8.50
• Monthly Benefit (\$5,000 x 60%)	\$3,000