

# Long-Term Disability Benefits

Benefits are offered through UnitedHealthcare

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

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 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

## Premium Calculation

1. Enter your Basic Gross Annual Salary up to \$150,000 pay (not including overtime)	\$ _____
2. Annual salary 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. Covered Monthly earnings (#2 x .60)	\$ _____

### 2021-22 Voluntary Long-Term Disability Rates

As of July 1st	6 Months
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 & Over*	\$0.500

\*Benefits reduced. Check website for further information.

**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.**

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/)

## 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

### Pre-existing Conditions Exclusion

UnitedHealthcare 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:

- was diagnosed by or received Treatment from a legally qualified Physician; or
- had symptoms for which an ordinarily prudent person would have sought Treatment.

**If you enroll when you first become eligible, you don't need to provide evidence of insurability, which requires you to complete a form to prove your physical condition.**