

A photograph of a man with a beard and short hair, wearing a grey long-sleeved shirt and blue jeans, smiling warmly as he holds a young child with curly hair. The child is wearing a blue and white striped long-sleeved shirt and light-colored pants. They are standing on a white porch with columns. The background is a bright, slightly blurred outdoor setting.

Welcome

Get the most out of your long-term disability insurance.

See inside for key information and services about your disability plan.

Thank you for being a UnitedHealthcare member.

We're here to help make each step of your benefits experience easier. That's why we've put together this guide, to help you better understand your benefits and to help you get the most out of your long-term disability plan.

About your long-term disability plan.

Long-term disability insurance will help provide you with income if you have a qualifying injury or chronic illness that doesn't allow you to perform your job duties for an extended period of time (typically if you are out of work 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.

How your plan works.

If you have a long-term disability claim, your plan will pay you a portion of your paycheck (typically up to 60 %) each month. This means you'll have monthly income 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.
- An Employee Assistance Program (EAP) to help you and your family with personal and confidential support.¹



Filing a claim.

If you have a UnitedHealthcare short-term disability claim that is likely to become a long-term disability claim, you do not need to resubmit a disability claim packet. You'll be contacted by one of our disability claims specialists about 30 days before your short-term disability claim ends.

If you have any questions about the process, please call our claim service team at **1-888-299-2070** between 8 a.m. and 6 p.m. ET.

If you only have long-term disability, you'll need to submit a long-term disability claim. Just follow these steps:

- 1** Notify your employer of your absence from work.
- 2** Go to myuhc.com[®] to access your long-term disability claim form packet.
- 3** Complete, sign and date the necessary forms.
- 4** Send the completed forms via fax or mail to the contact listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com.

How to access your claim form packet.

Go to myuhc.com and scroll down, without signing in. Then, select **Popular Forms > Disability, Life and Supplemental Insurance Claim Forms**.

Need assistance? Call our claim service team at **1-888-299-2070**, 8 a.m. to 6 p.m. ET.

When payments begin.

If you have a UnitedHealthcare short-term disability claim that becomes a long-term disability claim, you'll start to receive your long-term disability monthly benefit payments after your short-term disability benefits end. You do not need to satisfy another elimination period. You can use your payments for anything, including:

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

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

Understanding the elimination period.

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



Additional benefits.

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

Return-to-work and absence support.

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

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

Vocational rehabilitation benefit.

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

Workplace modification benefit.

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

Lump sum survivor benefit.

If you pass away, 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, our claims specialists will help provide you with information on how to receive Social Security Disability Benefits. They can also help you:

- Find appropriate legal representation or other assistance.
- Obtain any medical and vocational evidence if required.
- Get reimbursed for any case management expenses that are pre-approved.

Being productive feels good.

Getting you back to full employment so you can get back to earning your full income is important. But sometimes you have to work up to it. That's why your disability plan allows you to work just part-time and still receive benefit payments.

Employee Assistance Program.

Our Employee Assistance Program (EAP) from Optum® offers you and your family personal and confidential support that's available 24 hours a day, 7 days a week.¹

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.

Easy online access.

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



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.

Pregnancy support

- Educational services and health resources delivered through the Healthy Pregnancy Program.

Care coordination

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

Disease management

- Connecting you with the right disease management programs and resources to help manage your condition.



We're here for you.

If you have any questions, need help submitting a claim or would like to check the status of your payment, contact a claim specialist at **1-888-299-2070** between 8 a.m. and 6 p.m. ET.



¹ The Employee Assistance Program (EAP) may not be available with some group disability plans. Please see your certificate of coverage or contact your employer for benefit details.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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 details of the coverage, 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. Employee Assistance Program (EAP) is offered through Optum. Optum is an affiliate of UnitedHealthcare.