



State of Nebraska Disability Plans -7/1/2022

NEBRASKA
DEPT. OF ADMINISTRATIVE SERVICES

United
Healthcare

Disability insurance

If you get sick or injured and can't work, your health insurance may cover your medical bills — but how will you replace your income?

Help protect the financial security of your family with coverage that works even when you can't.



Short-term disability

- Help Protect yourself with weekly income if you are unable to work for a short period of time (up to 26 weeks)
- Benefits begin on the **1st** day after an accident or the **8th** day of an illness
- Weekly Income replacement **60%** (up to \$1,731)
- Allows you to work part-time if necessary while you recover and still receive partial benefit payments
- Evidence of Insurability is required (unless you are completing your new hire event)
- STD is a Non – taxable benefit
- Pre – existing conditions limitations apply
- Your benefits payment will be reduced by other income you receive (like Social Security Disability Insurance, workers compensation, unemployment benefits, employer's sick leave or salary continuation, etc.)



Short Term Disability

Voluntary Short Term Disability Rates



Age as of July 1st

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/

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.

STD Premium Calculation Example

• Annual Salary	\$60,000
• Divided by 52 weeks	\$1,154
• Times the Benefit %	60%
• Weekly Benefit	\$692.40
• Weekly Benefit divided by 10	\$69.24
• Times Rate for age as of July 1 st (40-44)	\$0.690
• Monthly Cost (69.2 x .690)	\$47.76

Long-term disability

- Monthly Income replacement up **60%** (to a maximum of \$7,500)
- Benefits begin **180** days after an accident or illness
- Allows you to work part-time if necessary while you recover and still receive partial benefit payments
- LTD is a Non –taxable benefit
- Evidence of Insurability is required (unless you are completing your new hire event)
- Pre – existing conditions limitations apply
- Benefits are reduced by other sources (Social Security, Pension, Workers Comp, Unemployment benefit, Benefits from Sick leave or salary)



Long-term disability additional programs

- 24/7 Employee Assistance Program
- Return-to-work preparation
- Workplace modification benefits
- Assistance with filing for Social Security Disability



Voluntary Long -Term Disability

Voluntary Long Term Disability

Age as of July 1st		Premium Calculation	
Less than 25	\$0.050	1. Enter your Basic Gross Annual Salary	
25-29	\$0.080	up to \$150,000 pay (not including overtime)	_____
30-34	\$0.120	2. Annual Pay divided by 12 -covered monthly earnings	\$ _____
35-39	\$0.140	3. Monthly divided by 100 (#2/100)	\$ _____
40-44	\$0.170	4. Enter the rate for your age as of July 1st	_____
45-49	\$0.240	5. Your monthly cost (#3 x #4)	\$ _____
50-54	\$0.360	6. Monthly Benefits = 60% of Covered Monthly earnings	\$ _____
55-59	\$0.430	(#2 x .60)	
60-64	\$0.450		
65-69*	\$0.470		
70 +*	\$0.500		

**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

Ready to enroll?

Open enrollment Date – 5/3/2022-5/17/2022

- 1 Review your enrollment materials
- 2 Complete the enrollment form
- 3 Return to Human Resources

NOTE: You must enroll during your initial eligibility or annual enrollment period.

