

Short-Term Disability Benefits

Benefits are offered through UnitedHealthcare



How the plan works.

The Short-term Disability plan will pay you 60% of your paycheck each week if you have a qualifying disability on the 1st day of injury or the 8th day of a sickness 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 answers to questions related to hypothetical claims.

Premium Calculation

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

2022-23 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

Please note: Your benefit payment will be reduced by other income you receive or are eligible to receive, due to your disability. This includes, but is not limited to sick leave or donated leave. (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

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.

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.