Get the most out of your short-term disability insurance

UnitedHealthcare®

How your plan works

If you have a qualifying injury or illness and are unable to work, your plan will provide income replacement.* You will receive benefits until you are no longer disabled or reach the end of your benefit period. This means you'll still have income to help you and your family pay for expenses like rent, medical bills, food and more.

Your disability plan provides you with a simple and streamlined claim process as well as personal support to help you get back to your job more quickly and safely.

3 ways to file a claim

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

1. **Member claims portal –** Log in to **myuhcfp.com** and click the "Start a Claim" icon to complete and submit a claim online
2. **Hard copy claim form –** Request the claim form from your HR representative. Complete, sign, date and send the form via fax or mail to the contact details listed on the claim form. You may also email the completed form to **fpcustomersupport@uhc.com.** Please note, this is an unsecured email address.
3. **Phone –** Confirm telephonic access with your HR representative. Then, call us toll-free at **1-866-556-8298.** Hours of operation are Monday through Friday, 8 a.m. to 8 p.m. ET.

* The benefit period for your plan is determined by your employer. Please see your Certificate of Coverage for plan details, including your plan's benefit period.

When payments begin

You may have to wait for a short period of time (known as the elimination period) before you're eligible to receive weekly payments, which you can use however you want. Most people use them to help pay for expenses such as:

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

Important: Your benefits will continue as long as you are considered disabled or you reach the end of the benefit period. If you're still unable to work after your benefit period ends and you are enrolled in long-term disability, you may be eligible to transition to that coverage. For details, contact your employer.

Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, see your Certificate of Coverage

Return-to-work and absence support

With your plan, you have access to specialists trained to help you return to your job – or another occupation, if necessary – as quickly and safely as possible. They can also assist with:

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

Family and medical leave help

If your employer receives Family and Medical Leave Act (FMLA) administration services from UnitedHealthcare, you'll have help from our specialists if you need to leave your job temporarily and it qualifies under federal and state FMLA laws. Our specialists will be available by phone to help you submit your claim and guide you through the process.

For more information about your eligibility for FMLA assistance, contact your employer.

Help with returning to work

Your disability plan may allow you to work part-time and still receive benefit payments

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

Maternity support

Educational services and health resources to support your pregnancy

Care coordination

If you've had a hospital stay, a care coordination nurse calls to confirm you have aftercare instructions, medication, medical equipment, etc.

Disease management

Support to connect you with the right programs and resources to help manage your condition

Questions?

Contact a claim specialist at **1-888-299-2070** between 8 a.m. and 8 p.m. ET

United Healthcare®

Not for use in NM and NY.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

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 LASDPOL (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 coverage details, 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.