Disability Insurance

UnitedHealthcare

VOLUNTARY SHORT-TERM DISABILITY (STD)

UnitedHealthcare's Short-Term Disability plan provides income replacement benefits for you and your family in the unfortunate event you are unable to work due to injury or illness. This covers injuries and illnesses from both on or off the job.

WHY IS THIS COVERAGE SO VALUABLE?

It's flexible: You can use the money how ever you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

Please speak to a licensed Enrollment Counselor for personalized rates.

HOW DOES IT WORK?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments. You're generally considered disabled if you're unable to do important parts of your job and your income suffers as a result.

SHORT-TERM DISABILITY	
Monthly Benefit	60%; up to $2,000 per week
Elimination Period	Benefits begin after 14 days following injury/illness
Benefit Duration	Benefits continue for 13 weeks
Pre-Existing Limitation	None

EMPLOYER-PAID LONG-TERM DISABILITY (LTD)

UnitedHealthcare's Long-Term Disability plan provides income replacement benefits for you and your family in the unfortunate event you are unable to work due to injury or illness. This covers injuries and illnesses from both on or off the job. Rockwall County provides this benefit to you at no cost.

WHY IS THIS COVERAGE SO VALUABLE?

- **It's flexible:** You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

HOW DOES IT WORK?

If you become sick or injured and can't work, this insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments. You're generally considered disabled if you're unable to do important parts of your job and your income suffers as a result.

LONG-TERM DISABILITY	
Monthly Benefit	60% of gross monthly benefit, to a maximum of $6,000
Elimination Period	90 days following injury/illness
Benefit Duration	Disabled before age 63 as long as you are disabled to maximum of the greater of your Social Security Normal Retirement Age or 4 years
Pre-Existing Limitation	3/12

THREE WAYS TO FILE A CLAIM

If you have any questions about this process, please call our claim service team at 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 forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms 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 **866.556.8298**. Hours of operation are Monday through Friday, 8 a.m. to 8 p.m. ET.