

Short-term and Long-term Disability

Quick Reference Guide, Groups 2–99

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What you **need to know.**

UnitedHealthcare disability insurance does more than protect employee income. Disability insurance pays your employees a benefit so they can help cover bills while they're unable to work. But it can do even more—like get employees back to work safely and sooner, helping to keep workplace productivity from suffering.

Need some clarity? You can find definitions and explanations by hovering over [underlined words](#) or click on the **Glossary** tab above.

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To qualify for a short-term disability, the employee must not be able to perform some or all of the material and substantial duties required for a job.

The claimant must have a loss of duties and a loss of earnings.

Disability Definition:

- **2–50 eligible employees:**
 - UnitedHealthcare uses a residual definition of disability.
- **51–99 eligible employees:**
 - The employer may choose between residual and partial definitions.

Group Availability:

- **2–99 eligible employees:**
 - There are mandatory state disability plans for employees who work in California, Hawaii, Rhode Island, New York, New Jersey and Puerto Rico. UnitedHealthcare’s plan does not meet the requirement for state disability coverage and is not available in these states.
 - Groups must be in business for a minimum of 2 years and their total employee population must not be made up of more than 50 percent of immediate family members.

- **2–50 eligible employees:** Plans must include a companion product (e.g., basic life, dental, vision, medical).
- **51–99 eligible employees:** Plans may be sold on a standalone basis.

Employee Eligibility:

- Employees must be part of an eligible class under the plan.
- Class definitions require that employees work on a full-time basis (generally a minimum of 30 hours per week).
- Employers may establish different employment-based classes, depending on who they are covering under the plan.

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Funding and Participation Requirements

Group Size	Non-Contributory 100% employer paid	Contributory partially employer paid	Voluntary 100% employee paid
2–9	100% participation	—	—
10–99	100% participation	50% participation	25% participation

 **If you have questions or want more information,** contact your broker or UnitedHealthcare representative.

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Plan Design Options

Group Size	Flat Weekly Benefit Amount	Benefit Percentage Options	Maximum Weekly Benefit	Benefit Duration	Elimination Period (accident/sick) Days	Pre-existing Condition
2–9	\$100–\$500 in \$50 increments	OR 50% 60% 66.67% ¹	\$100–\$750 in \$50 increments	13–26 weeks	0/7 0/14 7/7 7/14 14/14	12/12
10–50	\$100–\$750 in \$50 increments	50% 60% 66.67% ¹	\$100–\$1,000 in \$50 increments, \$1,250 or \$1,500	10–19 eligible employees: 13 or 26 weeks 20–50 eligible employees: 13, 26 or 52 weeks	0/7 0/14 7/7 7/14 14/14	Non-contributory: No pre-existing condition exclusion Contributory or Voluntary: 12/12
51–99	\$100–\$750 in \$50 increments	50% 60% 66.67% ¹	\$100 ² –\$1,000 in \$50 increments or \$1,250, \$1,500, \$1,750 or \$2,000	13, 26 or 52 weeks	0/7 0/14 7/7 7/14 14/14	Non-contributory: No pre-existing condition exclusion Contributory or Voluntary: 12/12

[View exclusions and limitations.](#)

Additional Benefit:

Lump-sum survivor benefit: If a claimant dies while on a short-term disability claim, the plan will pay a lump-sum survivor benefit equal to 3 weeks of the claimant’s gross weekly disability payment, not to exceed \$3,000.



¹ For 66.67%, benefit amounts begin at \$150.

² The benefit amount may be reduced by other income benefits.

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To qualify for a long-term disability, the employee must not be able to perform some or all of the material and substantial duties required for a job.

The claimant must have a loss of duties and a loss of earnings.

Disability Definition:

- **2–50 eligible employees:** UnitedHealthcare uses a residual definition.
- **51–99 eligible employees:** The employer may choose between residual and partial definitions.

Group Availability:

- **2–99 eligible employees:** Groups must be in business for a minimum of 2 years and their total employee population must not be made up of more than 50 percent of immediate family members.
- **2–50 eligible employees:** The sale of long-term plans must include a companion plan (e.g., medical, life, dental or vision). If long-term disability is sold with medical, it must also include another specialty plan (life, dental, vision or short-term disability).
- **51–99 eligible employees:** Long-term disability coverage may be sold on a standalone basis.

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Employee Eligibility:

- Employees must be part of an eligible class under the plan.
- Class definitions require that employees work on a full-time basis (generally a minimum number of 30 hours per week) in order to be part of a class.
- Employers may establish different employment-based classes, depending on who they are covering under the plan.

Own Occupation Benefits:

- The own occupation (sometimes referred to as regular occupation) period of a long-term disability claim is the period of disability in which the claimant is unable to perform the material and substantial duties of his/her “own occupation.”
- **2–99 eligible employees:** 24 months, thereafter any occupation.
- **10–99 eligible employees:** 24 months, thereafter any occupation; or, extended own occupation to age 65/Residual available but restricted to business professionals who are salaried office employees with annual earnings of \$100,000 or more, excluding bonuses, overtime and other extra compensation.

Any Occupation Benefits:

- The any occupation (sometimes referred to as gainful occupation) period of a long-term disability claim is the period of disability in which the claimant is unable to perform the material and substantial duties of “any occupation” for which they have training, skills or experience. This period is for claimants who are disabled for an extended period of time and their disability extends beyond the performance of the tasks associated with their own job.



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Funding and Participation Requirements

Group Size	Non-Contributory 100% employer paid	Contributory partially employer paid	Voluntary 100% employee paid
2–9	100% participation	—	—
10–99	100% participation	50% participation	25% participation

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Group Size	Benefit Percentage Options	Maximum Monthly Benefit ²	Benefit Duration	Elimination Period (accident/sick) Days	Pre-existing Condition
2–9	50% 60% or 66.67% ¹	\$1,500–\$5,000 in \$500 increments	2 years, 5 years or reducing benefit duration with SSNRA ³	90 or 180 days	3/12 12/6/24 or 12/24
10–50	50% 60% or 66.67% ¹	\$1,500–\$5,000 in \$500 increments or \$6,000, \$7,500 and \$10,000	2 years, 5 years or reducing benefit duration with SSNRA ⁴	90 or 180 days	3/12 12/6/24 or 12/24
51–99	50% 60% or 66.67% ¹	\$1,500–\$10,000 in \$500 increments	2 years, 5 years or reducing benefit duration with SSNRA ⁴	90 or 180 days	3/12 12/6/24 or 12/24

Additional Benefits:

- **Work Incentive Benefit:** Claimants are able to earn up to 100 percent of their pre-disability earnings in combination with disability and part-time earnings.
- **Lump-sum Survivor Benefit:** If a claimant dies while on a long-term disability claim, the plan pays a lump-sum survivor benefit equal to 3 months of the claimant’s gross disability. Payment is not to exceed \$3,000.
- **Workplace Modification Benefit:** Pays up to \$5,000 to modify an employee’s work environment or the way their job is performed, in order to facilitate a safe and successful return to work.

¹ Not available for Voluntary.

² The benefit amount may be reduced by other income benefits.

³ SSNRA (Social Security Normal Retirement Age) not available for monthly benefit amounts over \$3,000.

⁴ SSNRA (Social Security Normal Retirement Age).



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Glossary

Any Occupation “Any Occ”

An occupation for which the insured is reasonably suited through training, education or experience. The insured is defined as disabled if unable to perform the material and substantial duties of any occupation for a specific time period.

Elimination Period

The period of time between the onset of a disability and the time benefits are payable; the insured must be continuously disabled during that time.

Extended Own Occ

The “Own Occ” definition would be applied for the entire benefit duration to anyone in the group making \$100,000 or more. (Note: This policy can only be installed on employees making \$100,000 or more.)

Integration

When short-term disability and long-term disability are sold together, the short-term disability pays a benefit during the long-term disability elimination period. Example: 26-week benefit duration on a short-term disability plan pairs with a 180-day elimination period.

Own Occupation “Own Occ”

The occupation which the insured is routinely performing when his/her disability occurs. The insured is defined as disabled if unable to perform the material and substantial duties of his/her own occupation for a specific time period.

Partial Disability

The insured must have been totally disabled and not able to work during the elimination period and after that may be able to work and earn some salary while disabled.

Residual Disability

The insured may be able to work and earn some salary during the elimination period and after.

Total Disability

The insured must not be able to work during the elimination period and while benefits are being paid.

Benefits are subject to pre-existing condition exclusions.



Exclusions and Limitations

- The benefit duration will be reduced based on age at disability.
- Benefit provisions, exclusions and limitations may vary as a result of state specific requirements.
- The Policy will continue, upon timely payment of premium, unless we cancel because the Policyholder did not meet his obligations stated in the Policy, including providing information needed to administer the Policy, or the participation level drops below the level stated in the Policy.
- Individual coverage will continue, upon timely payment of premium, unless terminated because the Covered Person is no longer actively at work or no longer meets the specific eligibility requirements stated in the Policy or the Policy terminates.
- The Policy will not cover a disability if it is due to: intentionally self-inflicted injuries, commission or attempted commission of a felony, participation in a riot, war, act of war or armed conflict between organized military forces or while the covered person is incarcerated or under house arrest.

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Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and Accident Protection Plan (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your broker or UnitedHealthcare representative.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company; and certain products in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In Texas, coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. Some of these services may not be available in all states or jurisdictions. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company are located in Milwaukee, WI; and Unimerica Life Insurance Company of New York is located in New York, NY.

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