

Long-term Disability Quick Reference Guide



Long-term disability plans can help build financial confidence for employees if illnesses or injuries inhibit their ability to work. In addition to helping employees in times of need, long-term disability plans can increase cost savings and productivity for your business. Use this quick reference guide to help understand long-term disability plan eligibility, funding and participation requirements, options and more.

Get familiar with long-term disability options.

Disability Definition

- UnitedHealthcare uses a residual definition of disability.
- Employers may also choose between residual and partial definitions.

Group Availability

Long-term disability coverage 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 number of 30 hours per week) in order to be part of a class.
- Employers may establish different employment-based classes, depending on whom 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.
- The own occupation period can be either 24 or 36 months, thereafter any occupation; or,
- Extended own occupation to age 65 is 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.

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What are the eligibility requirements?

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 also have a loss of earnings.

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.

Funding and Participation Requirements

Non-Contributory	Contributory	Voluntary	Base: Non-Contributory
100% employer paid	partially employer paid	100% employee paid	100% employer paid +
			Buy-up: Voluntary 100% employee paid
100% participation	25% participation (50% participation for composite rates)	25% participation or 25 enrolled lives, whichever is greater	Base: 100% participation Buy-up: 25% participation

Plan Design Options

Benefit Percentage Options	Maximum Monthly Benefit ¹	Benefit Duration	Elimination Period	Pre-existing Condition Exclusion
50%	Minimum of \$100 or	2 years, 5 years or reducing benefit duration with SSNRA ³	90 or 180 days	3/12
60%	10% (whichever is greater) and			12/6/24
or	maximum of \$10,000			or
66.67% ¹	or greater ²			12/24

Embedded Benefits*

- **Work Incentive Benefit:** Claimants are able to earn up to 100% 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 monthly 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.

Optional Benefits (included by request)*

- Catastrophic Disability Benefit
- Child Care Expense Benefit
- Cost of Living Adjustment Benefit
- Minimum Indemnity Benefit
- Portability
- Spouse and Elder Care Expense Benefit
- And many more

* Not all benefits are available in all states. See your policy for details.



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¹ The benefit amount may be reduced by other income benefits.

² Qualification required for higher amounts.

³ SSNRA (Social Security Normal Retirement Age).

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