

Short-term Disability Quick Reference Guide



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

Get familiar with short-term disability options.

Disability Definition

- UnitedHealthcare uses a residual definition of disability.
- Employers may also choose to use a partial or total disability definition.

Group Availability

- Plans may be sold on a standalone basis.
- Self-funded plans—sometimes referred to as Administrative Services Only (ASO)—must be sold with another specialty plan (e.g., long-term disability, life, dental or vision).

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.
- State-mandated disability coverage is available and requires a separate request.

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What are the eligibility requirements?

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 also have a loss of earnings.

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

Flat Weekly Benefit Amount	Benefit Percentage Options	Maximum Monthly Benefit ¹	Benefit Duration	Elimination Period	Pre-existing Condition Exclusion
\$50-\$3,000	 50% 60% 66.67% 70%	\$25 minimum-\$3,000 maximum	13, 26, 52 weeks	Accident or Sickness 0, 3, 7, 14, 30 days	Non-contributory: None or 3/12, 6/12 or 12/12 Contributory or Voluntary: 3/12, 6/12 or 12/12

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 is not to exceed \$3,000. (Note: 6, 9 and 12 weeks are available.)



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

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