

Disability Reference Guide

Did you Know?	<ul style="list-style-type: none"> • 70% of workers do not have long term disability insurance • Over 36 million Americans are classified as disables; about 12% of the total population. More than 50% of those disabled Americans are in their working years, from 18-64 • Back injuries, cancer, heart disease, and other illnesses cause the majority of long-term absences • 65% of initial Social Security claim applications were denied in 2014
Employer Contribution	<p>Non-Contributory: 100% employer paid</p> <p>Contributory: 25-99% employer paid</p> <p>Voluntary: 0-24% employer paid</p>
Employee Participation	<p>Non-Contributory: 100% participation</p> <p>Contributory: 2-9 eligible employees- not available, 10+ eligible employees- 50% participation of eligible employees</p> <p>Voluntary: 2-9 eligible employees- not available, 10+ eligible employees- 25% participation of eligible employees</p>
Terminology	<ul style="list-style-type: none"> • 24-month Own Occupation “Own Occ”: The period of disability in which the insured is defined as disabled if unable to perform the material and substantial duties of his/her “own occupation” • ADEA w/SSNRA: This is our longest benefit duration and is to retirement age. The ADEA and SSNRA are schedules that determine benefit duration based on age at time of disability. • Any Occupation “Any Occ”: The period of disability in which the insured is defined as disabled only if unable to perform any occupation for which the insured is reasonably suited through training, education, or experience. • Benefit Duration: Length of time a benefit may be payable, depending on condition. • Elimination Period: the time between the onset of a disability, and the time the benefits are payable; the insured must be continuously disabled during that time. LTD elimination period should align with STD duration. • Exclusion Period: Number of months after the plan effective date the insured must be covered without a claim for the condition that was treated in the look back period. • Extended Own Occ: The “Own Occ” definition would be applied for the entire benefit duration to anyone in the group making over \$100,000. Group must have 10+ Eligible to take this coverage. • Integration: When STD and LTD are sold together the STD pays a benefit during the LTD elimination period. Example: 26-week benefit duration on an STD plan pairs with a 180-day elimination period. • Look Back Period: Number of months before the plan effective date the employee needs to have been treatment free • “Pre-Ex”: Outlines the number of months we look back from the effective date of a plan to see if treatment occurred for a condition being listed on a disability claim. We exclude that condition for a defined exclusion period. (i.e. 3/12 pre-ex means that for the first 12 months of the policy, we look back 3 months from effective date to see if the member already had the condition being listed on the claim). Maternity is considered like any other illness and is subject to pre-ex as well and as Physician recommendation for benefit length, usually 6 weeks/standard birth and 8 weeks/C-section.
Value Added Benefits	<ul style="list-style-type: none"> • Specialty Integration: Provides disability, medical and behavioral health case management under one roof within UnitedHealth Group—all coordinated by a single Case Manager. • Workplace Modification Benefit: This benefit will pay an employer up to \$5,000 for expenses incurred in adapting a workplace to accommodate a disabled employee. • Return to Work Incentive Benefit: Allows employees to attempt work part-time and earn same level as pre- disability income – intent is to provide incentive to return to work. • Survivor Benefit: Pays a lump sum benefit if an insured dies while receiving a LTD or STD benefit. • Employer Claims Portal: Online Claims Submission, Active Claims Management, claim and payment history.
Packaged Savings & Rate Bank	<ul style="list-style-type: none"> • \$1.00 packaged savings credit on Employer paid plans. It can be STD, STD & LTD, or LTD & Life in order to receive the \$1.00 packaged savings credit. • Rates are guaranteed for 24 months.