



# Disability plans designed to be flexible

Offer financial protection for your employees with short- and long-term disability plans that can flex to help meet your business needs

THIS IS A LIMITED POLICY

United  
Healthcare

# Financial protection for employees. Increased savings and productivity for you.

With short- and long-term disability plans from UnitedHealthcare, your employees get financial support when they need it most.<sup>1</sup> These customizable, flexible plans are designed to help you save while delivering a holistic, integrated approach to the health benefits you offer.

## Plans to help meet your business needs

Tailor these plans to match your current plan, fit your budget and help protect your employees.

### Customize plans by:

- Offering short-term and long-term disability together or as standalone plans
- Choosing how you want to fund or offer plans—including voluntary (100% employee-paid) to maximize savings, which is available for as few as 10 employees and 25% participation
- Enriching your plans with benefits that allow employees to work part time

### Other features include:

- Flexible payout and benefit durations
- Work incentive and workplace-modification benefits
- Guaranteed issue amounts
- Premium waiver
- Portability

## Helping employees return to work safely and quickly

Our certified vocational rehabilitation specialists will work with you to recommend potential workplace changes to help employees return to work safely and be productive. For employees with long-term disabilities, the Employee Assistance Program is included at no additional cost, providing employees with confidential emotional, financial and legal help.

## Support to help you manage employee leaves effectively

Certified leave management specialists proactively help your business meet federal, state and local laws, including the Family and Medical Leave Act and Americans with Disabilities Act.<sup>2</sup> They can provide a wide range of support to help:

- Ease administration burdens
- Reduce compliance and financial risk
- Engage and communicate with employees

## Experience the benefits of a single-carrier solution

Most conditions that drive high medical costs are the same ones causing employee disability absences.<sup>3</sup> That's why it makes sense to bring your plans together under a single carrier.

### Here's why it works

When employees have disability and health plans from UnitedHealthcare, we're able to access their medical and disability claim data to take a holistic, whole-person approach. We can:

- 1 Initiate earlier intervention for high-cost-potential cases
- 2 Increase engagement in condition-specific support programs
- 3 Connect claims, absence and care specialists to simplify the employee's experience and shorten the claim process

## The power of a united strategy

United in your employees' health and productivity. Integrated for your ease and savings. Combining disability and health plans delivers more, including:



**Medical cost savings**, which may be achieved by uniting your UnitedHealthcare plans



**Linked plan data**, which can help identify concerns and be used to provide clinical guidance and support for employees with a health risk or complex condition



**Simpler administration** with 1 dedicated account team, 1 implementation process (eligibility, claims and billing) and 1 self-service administration website

## Influencing better health outcomes, improving productivity and lowering costs

**81%**

of member referrals engage in clinical care management<sup>4</sup>

**80%**

of members follow clinical program through to 100% completion<sup>4</sup>

**\$2.3K+**

in medical claim savings per referral<sup>4</sup>

**\$1.11**

per member per month medical claim savings<sup>4</sup>

**93%**

member satisfaction in case management outreach<sup>5</sup>

## Everyone benefits from a better plan for disability leave

We have more than 25 years of experience designing short-term and long-term disability insurance plans built to deliver more than just income protection.

Plans help your employees return to work safely and may improve productivity while helping you manage costs. You'll benefit from:

- Personal service and support
- Flexible plan and funding options
- Smarter approaches to wellness and productivity

**Learn more**

Get a quote today. Contact your UnitedHealthcare representative or visit [uhc.com](https://www.uhc.com).

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<sup>1</sup> To qualify for disability, the employee must not be able to perform some or all of the material and substantial duties required for a job.

<sup>2</sup> FMLA minimum group size 100; accommodation services available for groups of 500 or more.

<sup>3</sup> "Poor Health Costs U.S. Employers \$530 Billion." Integrated Benefits Institute Nov. 30, 2018, [ibiweb.org/poor-health-costs-us-employers-530-billion-and-1-4-billion-work-days-of-absence-and-impaired-performance/](https://www.ibiweb.org/poor-health-costs-us-employers-530-billion-and-1-4-billion-work-days-of-absence-and-impaired-performance/).

<sup>4</sup> UnitedHealthcare Disability Bridge2Health introspective report for year-end 2017. Results are not guaranteed.

<sup>5</sup> Optum® Case Management Survey, 2016.

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UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. The Employee Assistance Program is offered through Optum. Optum is an affiliate of UnitedHealthcare. UnitedHealthcare is not responsible or liable for care, services, or advice given by the provider or vendor of these services.

For additional details, contact your UnitedHealthcare representative.

Minimum participation requirements may apply for bundling programs. Bundling programs are not available for all group sizes. Please consult your UnitedHealthcare representative for more details.