



State of Nebraska

Voluntary Long-term Disability and Short-term Disability

NEBRASKA
DEPT. OF ADMINISTRATIVE SERVICES

 UnitedHealthcare®

Voluntary Long Term Disability



Help secure a monthly income if an illness or injury keeps you out of work for a long period of time.

Don't let an off-the-job accident or an illness leave you in a financial bind if you are unable to work for months.

An injury or long illness can create more than just financial and emotional stress. That's why a UnitedHealthcare Long-term Disability plan is designed to do two important things:

1. Give you long-term financial support.
2. Help reduce stress and health issues that can prolong being out of work.

How the plan works.

The Long-term Disability plan will pay you a 60% of your paycheck each month if you have a qualifying long-term disability where you are unable to perform your job duties for 180 days or longer.

A steady monthly income not only helps you and your family cover expenses, it may help reduce stress that comes with being out of work for a long period.

You can even work part-time.

Being productive feels good. That's why the plan also allows you to work part-time and still receive benefit payments. We understand that you may have to work your way back up to earning 100 percent of your income, which is the goal.

Your well-being is what matters most.

The plan includes resources and benefits designed to support you along the way and at no extra cost:

- 24/7 Employee Assistance Program (EAP)
- Return-to-work preparation
- Workplace modification benefit

Almost half of American adults indicate they can't pay an unexpected \$400 bill without having to take out a loan or sell something to do so.¹

Why UnitedHealthcare Long-term Disability?

- Income protection with monthly payments
- Personal claim support to help you through the process
- 24/7 Employee Assistance Program for confidential and emotional support
- Disability specialists to help you adjust and get back to work safely

Evidence of Insurability is required unless you are completing your new hire event

State of Nebraska

Summary of Benefits

Long Term Disability Insurance



Eligibility	<i>All Active Full Time and Part time Employees working a minimum of 20 Hours per week.</i>	
Voluntary LTD Benefit	<i>60% of your Monthly Earnings to a maximum of \$7,500 per month.</i>	
	<i>Minimum Benefit: \$100</i>	
Elimination Period	<i>180 days of Disability</i>	
Own Occupation Period	<i>24 months (2 year) own occupation</i>	
Maximum Benefit Duration	<i>Reducing Benefit Duration w/SSNRA</i>	
	<i>Age at Disability</i>	<i>Maximum Benefit Period</i>
	<i>Greater of: SSNRA* or</i>	
	<i>Less than age 60</i>	<i>To age 65</i>
	<i>Age 60</i>	<i>60 Months</i>
	<i>Age 61</i>	<i>48 Months</i>
	<i>Age 62</i>	<i>42 Months</i>
	<i>Age 63</i>	<i>36 Months</i>
	<i>Age 64</i>	<i>30 Months</i>
	<i>Age 65</i>	<i>24 Months</i>
	<i>Age 66</i>	<i>21 Months</i>
	<i>Age 67</i>	<i>18 Months</i>
	<i>Age 68</i>	<i>15 Months</i>
	<i>69 and over</i>	<i>12 Months</i>
	<i>*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act.</i>	
Survivor Income Benefit	<i>3 months Gross</i>	
Mental and Nervous Limitation	<i>24 months (per disability)</i>	
Substance Abuse Limitation	<i>24 months (per disability)</i>	
Pre-existing Conditions Exclusion	<p><i>We will not cover any disability that begins during the first 12 months after the covered person's effective date of insurance that is caused or contributed to by a pre-existing condition.</i></p> <p><i>Pre-existing condition means: any Sickness or Injury including Mental Illness, Substance Abuse or Subjective Symptoms for which the Covered Person, within 3 months prior to his Effective Date of insurance:</i></p> <ul style="list-style-type: none"> <i>• was diagnosed by or received Treatment from a legally qualified Physician; or</i> <i>• had symptoms for which an ordinarily prudent person would have sought Treatment.</i> 	
Offsets	<p><i>Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, including but not limited to*:</i></p> <ul style="list-style-type: none"> <i>• Social Security Disability Insurance (please see next section for exceptions)</i> <i>• Workers' Compensation</i> <i>• Other employer-based insurance coverage you may have</i> <i>• Unemployment benefits</i> <i>• Settlements or judgments for income loss</i> <i>• Retirement benefits that your employer fully or partially pays for (such as a pension plan)</i> <i>• Loss of time or lost wages from a no-fault motor vehicle insurance plan.</i> <i>• Benefits from Employer's sick leave or salary continuation plan.</i> 	
Other limitations to enrollment	<p><i>If you enroll during this enrollment period, your coverage is provided to you on a guaranteed basis - no medical information is required. If you enroll after this enrollment period, (or any time after you first become eligible), evidence of insurability will be required for all coverage amounts.</i></p> <p><i>You must be Actively at Work with your employer on the day your coverage takes effect.</i></p>	

Voluntary Long Term Disability



Voluntary Long Term Disability

Age as of July 1st

Less than 25	\$0.050
25-29	\$0.080
30-34	\$0.120
35-39	\$0.140
40-44	\$0.170
45-49	\$0.240
50-54	\$0.360
55-59	\$0.430
60-64	\$0.450
65-69*	\$0.470
70 +*	\$0.500

Premium Calculation

1. Enter your Basic Gross Annual Salary
up to \$150,000 pay (not including overtime) _____
2. Annual Pay divided by 12 -covered monthly earnings \$ _____
3. Monthly divided by 100 (#2/100) \$ _____
4. Enter the rate for your age as of July 1st _____
5. Your monthly cost (#3 x #4) \$ _____
6. Monthly Benefits = 60% of Covered Monthly earnings \$ _____
(#2 x .60)

**Benefits Reduced. Check website for further information*

1 Disability Statistics; Chance of Becoming Disabled.” Council for Disability Awareness: Prevention, Financial Planning, Resources and Information, 28 Mar. 2018, disabilitycanhappen.org/disability-statistic/

Voluntary LTD Premium Calculation Example



• Annual Salary	\$60,000
• Divided by 12	\$5,000
• Divided by 100	\$50
• Rate for age as of July 1 st (40-44)	<u>\$0.17</u>
• Monthly Cost (50 x .17)	\$8.50
• Monthly Benefit (\$5,000 x 60%)	\$3,000

Short-term Disability

Provided by UnitedHealthcare

Help protect yourself with a weekly income if you're unable to work for a short period of time.

Do you have enough money saved up if you couldn't work for weeks – even months – because of an illness, injury or pregnancy?

Many Americans do not have enough money saved up or have any income protection to help them if they are unable to earn a paycheck. That's why a UnitedHealthcare Short-term Disability plan is such a valuable benefit.

How the plan works.

The Short-term Disability plan will pay you a 60% of your paycheck each week if you have a qualifying disability on the 1st day of injury or the 8th day of a sickness and you are unable to perform your job duties for up to a maximum of 26 weeks.

This means you will have a weekly income to help you and your family pay for expenses like your mortgage or rent, medical bills, food and more.

You can even work part-time.

Being productive feels good. That's why the plan also allows you to work part-time and still receive benefit payments. We understand that you may have to work your way back up to earning 100 percent of your income, which is the goal.

Disability specialists can help you return to work.

The plan includes personal support from disability specialists who will work with you and your employer to help you return to work more quickly so you can get back to work safely and back to earning your full wage.

Only **48%** of U.S. adults feel they have enough in savings to cover **3 months** of expenses if not earning an income.¹

Why UnitedHealthcare Short-term Disability?

- Income protection with weekly payments
- Personal claim support to help you through the process
- Disability specialists to help you get back to work safely

Evidence of Insurability is required unless you are completing your new hire event

State of Nebraska

Summary of Benefits Short Term Disability Insurance



Eligibility	All Active Full Time and Regular Part time Employees working a minimum of 20 Hours per week.
Voluntary STD Benefit	60.0% of your weekly Earnings to a maximum of \$1,731 per week. Minimum Benefit: \$25
Elimination Period	Short Term Disability Insurance benefit begins on the 1st day after your accident or 8th day of sickness.
Benefit Duration	Up to 26 weeks
Pre-existing Conditions Exclusion	We will not cover any disability that begins during the first 12 months after the covered person's effective date of insurance that is caused or contributed to by a pre-existing condition. Pre-existing condition means: any Sickness or Injury including Mental Illness, Substance Abuse or Subjective Symptoms for which the Covered Person, within 3 months prior to his Effective Date of insurance: <ul style="list-style-type: none">• was diagnosed by or received Treatment from a legally qualified Physician; or• had symptoms for which an ordinarily prudent person would have sought Treatment.
Offsets	Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, including but not limited to*: <ul style="list-style-type: none">• Social Security Disability Insurance• Workers' Compensation• Other employer-based insurance coverage you may have• Unemployment benefits• Settlements or judgments for income loss• Retirement benefits that your employer fully or partially pays for (such as a pension plan)• Employer's sick leave or salary continuation plan.• Loss of time or lost wages from no-fault motor vehicle insurance plan.
Other limitations to enrollment	If you enroll during this enrollment period, your coverage is provided to you on a guaranteed basis - no medical information is required. If you enroll after this enrollment period, (or any time after you first become eligible), evidence of insurability will be required for all coverage amounts. Subject to any preexisting condition limitations. You must be Actively at Work with your employer on the day your coverage takes effect.

Voluntary Short Term Disability



Voluntary Short Term Disability Rates

Age as of July 1 st	Premium Calculation	
Less than 25		
25-29	1. Enter your Basic Gross Annual Salary	
30-34	up to \$150,000 pay (not including overtime)	\$ _____
35-39	2. Annual Pay divided by 52 weeks (#1/52)	_____
40-44	3. Benefit %	<u>60%</u>
45-49	4. Weekly Benefit (#2 x .60)	_____
50-54	5. Weekly Benefit divided by 10 (#4/10)	\$ _____
55-59	6. Enter the rate for your age as of July 1st	_____
60-64	7. Your monthly cost (#5 x #6)	\$ _____
65+		

1 [Disability Statistics: Chance of Becoming Disabled.](https://www.disabilitycanhappen.org/disability-statistic/) Council for Disability Awareness: Prevention, Financial Planning, Resources and Information, 28 Mar. 2018, [disabilitycanhappen.org/disability-statistic/](https://www.disabilitycanhappen.org/disability-statistic/)

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, see your Certificate of Coverage or contact your employer. UnitedHealthcare Insurance Company is located in Hartford, CT.

Voluntary STD Premium Calculation Example



• Annual Salary	\$60,000
• Divided by 52 weeks	\$1,154
• Times the Benefit %	60%
• Weekly Benefit	\$692.40
• Weekly Benefit divided by 10	\$69.24
• Times Rate for age as of July 1 st (40-44)	\$0.812
• Monthly Cost (69.2 x .812)	\$56.22