



**Get the most out of your
short-term disability insurance**

**United
Healthcare**

How your plan works



If you have a qualifying injury or illness and are unable to work, your plan will provide income replacement.* You will receive benefits until you are no longer disabled or reach the end of your benefit period. This means you'll still have income to help you and your family pay for expenses like rent, medical bills, food and more.

Your disability plan provides you with a simple and streamlined claim process as well as personal support to help you get back to your job more quickly and safely.



Three ways to file a claim

If you have any questions about this process, please call our claim service team at **1-888-299-2070** between 8 a.m. and 8 p.m. ET.

- 1 Member claims portal** – Log in to myuhcfp.com and click the “Start a Claim” icon to complete and submit a claim online.
- 2 Hard copy claim form** – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com. Please note, this is an unsecured email address.
- 3 Phone** – Confirm telephonic access with your HR representative. Then, call us toll-free at **1-866-556-8298**. Hours of operation are Monday through Friday, 8 a.m. to 8 p.m. ET.

* The benefit period for your plan is determined by your employer. Please see your Certificate of Coverage for plan details, including your plan's benefit period.



When payments begin

You may have to wait for a short period of time (known as the elimination period) before you're eligible to receive weekly payments, which you can use however you want. Most people use them to help pay for expenses such as:

- Health plan deductible
- Mortgage/rent
- Groceries
- Other medical bills
- Utilities
- Child care

Important: Your benefits will continue as long as you are considered disabled or you reach the end of the benefit period. If you're still unable to work after your benefit period ends and you are enrolled in long-term disability, you may be eligible to transition to that coverage. For details, contact your employer.

Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, see your Certificate of Coverage



Return-to-work and absence support

With your plan, you have access to specialists trained to help you return to your job—or another occupation if necessary—as quickly and safely as possible. They can also assist with:

- Résumé preparation
- Skills training
- Job placement/search support
- Interview preparation
- Relocation services and more

Help with returning to work

Your disability plan may allow you to work part-time and still receive benefit payments

Family and medical leave help

If your employer receives Family and Medical Leave Act (FMLA) administration services from UnitedHealthcare, you'll have help from our specialists if you need to leave your job temporarily and it qualifies under federal and state FMLA laws. Our specialists will be available by phone to help you submit your claim and guide you through the process.

For more information about your eligibility for FMLA assistance, contact your employer.



A call worth taking

If you have a UnitedHealthcare health plan, we may reach out to check in and offer you additional help and support, which may include:

Wellness coaching

Coaching programs to help you work toward your health and wellness goals

Maternity support

Educational services and health resources to support your pregnancy

Care coordination

If you've had a hospital stay, a care coordination nurse calls to confirm you have after-care instructions, medication, medical equipment, etc.

Disease management

Support to connect you with the right programs and resources to help manage your condition



Questions?

Contact a claim specialist at **1-888-299-2070** between 8 a.m. and 8 p.m. ET

United Healthcare

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Disability products are provided on policy forms LASDPOL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. 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 coverage details, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.



Get the most out of your long-term disability insurance

Long-term disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing your job duties for an extended period of time (typically 90 days or more). Long-term disability benefits often start after short-term disability benefits have ended. Please see your Certificate of Coverage for plan details, including your plan's benefit period.

**United
Healthcare**

How your plan works

If you have an eligible long-term disability claim, your plan will pay a portion of your paycheck (typically up to 60%) each month. This provides you income replacement to help you and your family pay for expenses like rent, medical bills, food and more. With your disability plan, you can rely on:

- ✓ **Claims support to help you focus on getting well without added stress**
- ✓ **Personal support to help you get back to your job more quickly and safely**
- ✓ **A Member Assistance Program (MAP) to help you and your family with personal and confidential support***



Two ways to file a claim

If you have any questions about this process, please call our claim service team at **1-888-299-2070** between 8 a.m. and 8 p.m. ET.

- 1 Member claims portal** – Log in to myuhcfp.com and click the “Start a Claim” icon to complete and submit a claim online.
- 2 Hard copy claim form** – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com. Please note, this is an unsecured email address.



When payments begin

If you are enrolled in both short-term and long-term disability and your disability claims have been approved, you'll start to receive your long-term disability monthly benefit payments after your short-term disability weekly benefits end. You do not need to satisfy another elimination period. You can use your payments for anything, including:

- Health plan deductible
- Mortgage/rent
- Groceries
- Other medical bills
- Utilities
- Child care

If you only have long-term disability, you will have to wait for a short period of time after you submit your claim (known as the elimination period) before you're eligible to receive monthly payments.

Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, please see your Certificate of Coverage



Additional benefits

The following benefits are included with your long-term disability plan.

Return-to-work and absence support

With your plan, you have access to specialists who are trained to help you return to work more quickly and safely. They can also assist with:

- Résumé preparation
- Interview preparation
- Skills training
- Relocation services and more
- Job placement/search support

Vocational rehabilitation

Specialists will work with your care team to create a plan to evaluate any need for equipment, retraining or job placement.

Workplace modification

A benefit payment of up to \$5,000 may be paid to your employer for any approved workplace modifications needed for you to return to work.

Lump-sum survivor benefit

If you pass away and meet the eligibility requirements, we will pay a lump-sum benefit that is equal to 3 months of your monthly disability payment to your spouse or children.

Social Security assistance

If you qualify for Social Security assistance, we can connect you with our Social Security advocates who can assist you with the application process. They can also help you:

- Find appropriate legal representation or other assistance
- Obtain any medical and vocational evidence, if required
- Get reimbursed for any preapproved case management expenses

Help with returning to work

Getting you back to full-time so you can earn your full paycheck is important. But sometimes you have to work up to it. That's why your disability plan may allow you to work part-time and still receive benefit payments.



Member Assistance Program (MAP)

Our MAP from Optum® offers you and your family personal and confidential support available 24 hours a day, 7 days a week.*

The program includes:

- Counseling services
- Legal and financial consultation
- Referrals to community resources

Call **1-877-660-3806, TTY 711**, for personal and confidential assistance. Translators are available for non-English speakers.

Access the MAP online

- 1 Visit **liveandworkwell.com**
- 2 Access code: **FP3EAP**
- 3 Select the **Benefits** tab at the top
- 4 Select **EAP** or **Legal & Financial**

* The Member Assistance Program (MAP) may not be available with some group disability plans. Please see your certificate of coverage or contact your employer for benefit details.



A call worth taking

If you have a UnitedHealthcare health plan, we may reach out to check in and offer you additional help and support, which may include:

Wellness coaching

Coaching programs to help you work toward your health and wellness goals

Care coordination

After a hospital stay, help from a care coordination nurse to confirm you have after-care instructions, medication, medical equipment, etc.

Disease management

Connecting you with the right programs and resources to help manage your condition

Questions?

Contact a claim specialist at **1-888-299-2070** between 8 a.m. and 8 p.m. ET

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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. Member Assistance Program (MAP) is offered through Optum. Optum is an affiliate of UnitedHealthcare.

Equix, Inc.
Summary of Benefits
Long Term Disability Insurance



Effective Date	January 1, 2025		
Eligibility	All Active Full Time Employees working a minimum of 30 Hours per week.		
Voluntary LTD Benefit	60% of your Monthly Earnings to a maximum of \$10,000 per month.		
	Minimum Benefit: \$100		
	Guaranteed Issue Benefit: \$10,000		
	Earnings are defined in the UnitedHealthcare contract with your employer.		
Elimination Period	180 days of Disability		
Definition of Disability	Residual		
Own Occupation Period	24 months (2 year) own occupation		
Earnings Test	80% Own Occupation / 60% Any Occupation		
Requires Loss of Earnings/Duties	Loss of Earnings and Duties		
	Disability is defined in the UnitedHealthcare contract with your employer.		
Maximum Benefit Duration	Reducing Benefit Duration w/SSNRA		
	Age at Disability	Maximum Benefit Period	
		Greater of: SSNRA* or	
	Less than age 60	To age 65	
	Age 60	60 Months	
	Age 61	48 Months	
	Age 62	42 Months	
	Age 63	36 Months	
	Age 64	30 Months	
	Age 65	24 Months	
	Age 66	21 Months	
	Age 67	18 Months	
	Age 68	15 Months	
	69 and over	12 Months	
	*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act.		
Survivor Income Benefit	3 months Gross		
Work Incentive Benefit	12 months		
Mental and Nervous Limitation	24 months (per disability)		
Substance Abuse Limitation	24 months lifetime		
Subjective Symptoms Limitation	24 months (per disability)		
Pre-existing Conditions Exclusion	12 month look back; 12 month after effective date		
Offsets	In addition, as described below within the Important Details, your monthly Long-Term Disability benefit may be reduced by other income you receive.		
Other limitations to enrollment	<p>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.</p> <p>You must be Actively at Work with your employer on the day your coverage takes effect.</p> <p>This coverage, like most group benefit Insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.</p>		

Important Details:

This Summary of Benefits sheet is an overview of the Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Limitations and Exclusions:

You cannot receive Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by*:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.*

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*:

- Social Security Disability Insurance (please see next section for exceptions)
- 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)
- Loss of time or lost wages from a no-fault motor vehicle insurance plan.
- Benefits from Employer's sick leave or salary continuation plan.

Your benefit payments **will not be reduced** by certain kinds of other income, such as*:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

**Some State variations may apply.*

Member Assistance Program:

The Member Assistance Program, which accompanies your Long Term Disability benefit, comes at no additional cost to the employee. It includes personal and confidential assistance for employees and their families.

- Toll-free Member Assistance line
- 24/7 access to liveandworkwell.com.
- Referral for face-to-face counseling
- Legal and Financial services information and referrals**

***May not be available in all states.*

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

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

Equix, Inc.
Summary of Benefits
Short Term Disability Insurance



Effective Date	January 1, 2025
Eligibility	All Active Full Time Employees working a minimum of 30 Hours per week.
Voluntary STD Benefit	60.0% of your weekly Earnings to a maximum of \$2,500 per week. Earnings are defined in the UnitedHealthcare contract with your employer.
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
Lump Sum Survivor Benefit	None
Offsets	As described later in this summary, your weekly Short Term Disability benefit may be reduced by other income you receive.
Other limitations to enrollment	<p>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.</p> <p>You must be Actively at Work with your employer on the day your coverage takes effect.</p> <p>This coverage, like most group benefit Insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.</p>

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Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

Exclusions:

You cannot receive Short Term Disability Insurance benefit payments for disabilities that are caused or contributed to by*:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.*

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*:

- 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.

** Some state variations may apply*

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