



**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 (for example, \$350).^{*} 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. With your disability plan, you can rely on:

- A simple and streamlined claim process
- Personal support to help you get back to your job more quickly and safely



To file a claim

- 1 Notify your employer of your absence from work
- 2 Go to myuhc.com[®] to access your short-term disability claim form packet
- 3 Complete, sign and date the necessary forms
- 4 Send the completed 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.

How to access your claim form packet

Go to myuhc.com and scroll down without signing in. Then, select **Claim Forms**

After your claim is received

When we've received all the information needed to review your claim, we'll:

- 1 Inform you by phone or letter that we're reviewing everything
- 2 Ensure your claim receives a thorough, fair and objective evaluation
- 3 Send benefit proceeds to you as designated, upon approval

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



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 any way you choose. Most people use them to help pay for expenses such as:

- Their 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
- The length of the elimination period is determined by your employer. An example would be 7 days. 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

Being productive feels good

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



Pregnancy support

Educational services and health resources delivered through the Healthy Pregnancy Program



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 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.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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.

Access your claim information 24/7

Built for simplicity and speed, the financial protection website offers self-service access to your claims—from any device. If you have any questions about the website please call customer service at **1-888-299-2070**.

The screenshot shows the UnitedHealthcare Financial Protection website. The top navigation bar includes 'Home' and 'Contact Us'. A banner for 'Members sign in for a personalized view of your Financial Protection Benefits' is displayed. Below the banner, there are two main sections: 'First Time User?' with a 'REGISTER' button and 'Member Log In' with a 'LOG IN' button. A large image of a family playing in a park is shown. Below the login section, the 'Financial Protection Home' dashboard is visible. It includes a 'Welcome, JOHN SMITH' message and a 'Log Out' button. The dashboard features a 'Claims' table with columns for 'Claim #', 'Date Claim Received', 'Status', and 'Product'. Below the table is a 'View Full Claims History' link. At the bottom, there is a section for 'Available Products' with icons for Accident Protection, Hospital Protection, Critical Illness, Life Waiver of Premium, Short Term Disability, and Long Term Disability.

Claim #	Date Claim Received	Status	Product
200907159		Incomplete	LTD
200907160		Incomplete	LTD
200907178		Incomplete	Life
200907179		Incomplete	Life
200907180		Incomplete	Life

Get a personalized view of your account

- 1 Start by registering at myuhcfp.com.
- 2 Click on Member Log In. The first time you log in you will need your Group ID and Group Name. If you do not have this information please call customer service at **1-888-299-2070**.
- 3 Explore your claims.



Get started at myuhcfp.com



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Accident Protection, Critical Illness, and Hospital Indemnity products are provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. 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, call or write your insurance agent or the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

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1 REGISTER

2 LOG IN

3 Explore your claims.

Claims

Claim #	Date Claim Received	Status	Product
200907159		Incomplete	LTD
200907160		Incomplete	LTD
200907178		Incomplete	Life
200907179		Incomplete	Life
200907180		Incomplete	Life

Available Products

Please select from the available products below to access additional information related to your group coverages.

- Accident Protection
- Hospital Protection
- Critical Illness
- Life Waiver of Premium
- Short Term Disability
- Long Term Disability

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- 2** Click on Member Log In. The first time you log in you will need your Group ID and Group Name. If you do not have this information please call customer service at **1-888-299-2070**.
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How to request a leave and/or short-term disability claim

UnitedHealthcare is committed to supporting you during your absence and helping you return to work as quickly and safely as possible. This guide will assist you in making a request for scheduled or unscheduled absences. This process applies to leave and related state- or company-specific policies. Please review the following information carefully.

Follow these simple steps

- 1 Notify your supervisor or manager of your absence from work.
- 2 Using the Information Checklist, gather information about your absence. Have this information ready when you call us. If someone makes the call for you, they will need to provide this information on your behalf.
- 3 Call us toll-free at **1-866-556-8298**. Hours of operation are Monday–Friday, 8 a.m.–8 p.m. ET.
- 4 If you need to fax any forms to UnitedHealthcare, that number is **1-866-334-0985**.

What happens next

Every absence is unique and next steps can differ depending upon the type of leave request. When you contact us at **1-866-556-8298** and we learn more about your specific request, we will guide you through the process, answer any questions and tell you what to expect next. You have our commitment to be responsive and supportive during your time away from work.



Information Checklist

Please have the following information ready when you call:

- Employer's name and location
- Your full name and Social Security number
- Your complete address and phone number
- Date of birth
- Marital status and number of dependents
- Occupation or job title
- Supervisor's name and phone number
- Last day you worked and first day you were absent from work
- Date you expect to return to work (if you know), or the actual date (if you have already returned to work at the time you call)
- If the absence or claim is due to your own health condition, please have the following information available:
 - Description of medical condition, including any relevant dates of injury or if it is work related
 - Physician's name, address and phone number
 - Dates of your first visit, your most recent visit and your next scheduled visit with your physician for this condition

**United
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Not for use in New York.

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Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Equix, Inc.
Summary of Benefits
Short Term Disability Insurance



Effective Date	January 1, 2024
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 \$1,500 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>

Important Details

This Summary of Benefits sheet is an overview of the Short 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.

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

Eligibility: All Active Full Time Employees working a minimum of 30 Hours per week.

Employee Voluntary Short Term Disability - Current Weekly Cost

<u>Current Monthly Rate</u> 0.480 per \$10 of weekly covered benefit		
Annual Earnings	Weekly Benefit	Weekly Premium
\$20,000	\$230.77	2.56
\$25,000	\$288.46	3.20
\$30,000	\$346.15	3.83
\$35,000	\$403.85	4.47
\$40,000	\$461.54	5.11
\$45,000	\$519.23	5.75
\$50,000	\$576.92	6.39
\$55,000	\$634.62	7.03
\$60,000	\$692.31	7.67
\$65,000	\$750.00	8.31
\$70,000	\$807.69	8.95
\$75,000	\$865.38	9.59
\$80,000	\$923.08	10.22
\$85,000	\$980.77	10.86
\$90,000	\$1,038.46	11.50
\$95,000	\$1,096.15	12.14
\$100,000	\$1,153.85	12.78

If your annual earnings are not shown above, use the formula below to calculate the cost of coverage:

$$\begin{array}{ccccccc}
 \$ & \div & 52 = & \$ & \times & 60.0\% & = \$ \\
 \text{Annual Earnings} & & & \text{Weekly Earnings} & & \text{Benefit \%} & \text{Weekly Benefit} \\
 & & & & & (\$1,500 \text{ Benefit Maximum}) &
 \end{array}$$

Covered Weekly Benefit used below is the lesser of the calculated Weekly Benefit or the Benefit Maximum

$$\begin{array}{ccccccc}
 \$ & \times & 0.48 \div 10 = & \$ & \times & 12 \div 52 = & \$ \\
 \text{Covered Weekly Benefit} & & \text{Rate} & \text{Monthly Cost} & & & \text{Weekly Cost}
 \end{array}$$

Rates shown are current as of the effective date and are subject to change over time.

Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.

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