



Managing maternity disability claims.

Short-term disability is income replacement coverage that pays a portion of an employee's salary if he or she cannot work due to a disability caused by accidental injury or an illness. Income is replaced for a specified period of time, but never more than the plan duration shown in the Certificate of Coverage or Summary Plan Description (Plan Documents) based on:

- Occupational duties, restrictions and limitations.
- Medical condition and treatment plan.
- Medical records and data which support the employee's inability to perform his or her duties.
- Reasonable and customary recovery timeframes based on industry-leading disability and workplace tools.

Short-term disability and maternity details.

The percentage of salary paid and number of weeks available for maternity leave may vary (based on the considerations listed above). Complications in pregnancy or childbirth may affect the length of time that benefits are paid (extensions require medical documentation).

Your responsibilities.

- 1 Complete the employer section of the Short-Term Disability Claim form.
- 2 Send your portion of the claim form by e-mail to: fpcustomersupport@uhc.com or fax to: **1-888-505-8550**.
- 3 Give the employee and physician's sections of the claim form to your employee to complete.

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NOTE

Pregnancy, like other medical conditions, may be subject to the pre-existing limitation shown in the Plan Documents.

Your employee's responsibilities.

- 1 Complete his/her section of the claim form.
- 2 Ask his/her doctor to complete the Physician Statement.
- 3 Submit the forms:

Mail:

UnitedHealthcare
PO Box 7466
Portland, ME 04112-7466

Fax: 1-888-505-8550

Email: fpcustomersupport@uhc.com

Questions about the claim form?

Contact Customer Service at **1-888-299-2070**.

Timing is everything.

We must receive all three sections of the Short-Term Disability Claim form before we assign it to a Disability Claims Specialist.

A couple of additional thoughts about short-term disability and maternity.

- Your employee's plan may be subject to meeting an elimination period before benefits start.
- UnitedHealthcare has six days from the time we receive the claim form to make a claim determination.
- Because we know income replacement is important to new mothers, we strive to expedite claim decisions.



Please refer to your policy and plan documents for full details and all applicable provisions.



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 form UHCLD-POL 2/2008 et al., in Texas on form UHCLD-POL 2/2008-TX and in Virginia on 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 details of the coverage, 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.

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