



Financial Protection **Long-term disability**



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

Long-term Disability helps ensure an off-the-job accident or a chronic illness doesn't leave you in a financial bind if you are unable to work for months.

A UnitedHealthcare Long-term Disability plan is designed to do 2 important things:

- 1** Give you long-term financial support.
- 2** Help reduce stress associated with a prolonged absence.

How the plan works.

Long-term Disability pays you a portion of your paycheck each month if you have a qualifying long-term disability where you are unable to perform your job duties for 90 days or longer.

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

You can even work part-time.

You may need to work your way back up to earning your full income, that's why these plans allow you to work part-time and still receive benefit payments.



Why our plans?

- Income protection with monthly payments.
- No medical forms to complete to qualify for coverage.
- Personal claim support to help you through the process.
- 24/7 Employee Assistance Program for confidential and emotional support.
- Disability specialists to help you get back to work safely.

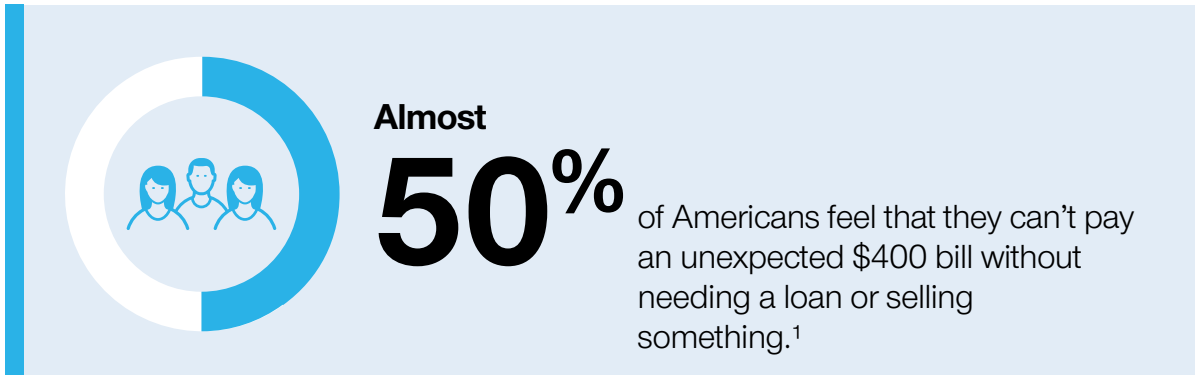
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Your well-being is what matters most.

The plans include resources and benefits designed to support you along the way — at no extra cost:

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

Did you know?



Enroll today to help prepare yourself for the unexpected.



For more coverage details, see your **summary of benefits** and **official plan documents**.



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

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