



Short-term & Long-term Disability Options

	Short Term Disability	Long Term Disability		
		CORE - Class 1	Buy Up - Class 2	CORE - Class 3
Participation	Voluntary	Employer Paid	Employee Buy Up	Voluntary
Effective Date	January 1st, 2027	January 1st, 2027	January 1st, 2027	January 1st, 2027
Eligibility	All Active Full Time Employees including an employee classified as a collective bargaining union non-high risk Fire and Rescue employee	A regular full-time employee who participates in the Employer's HMO or CHOICE medical plan, excluding collective bargaining union non-high risk Fire and Rescue employees	A regular full-time employee who participates in the Employer's HMO or CHOICE medical plan, excluding collective bargaining union non-high risk Fire and Rescue employees	A regular full-time employee who participates in the Employer's Point of Service plan or opts out of the medical plan, including an employee classified as a collective bargaining union non-high risk Fire and Rescue employee.
Hours Worked to be Elibgible	30 Hours	30 Hours	30 Hours	30 Hours
Benefit	67% of your weekly Earnings to a maximum of \$1,200/week.	50% of your Monthly Earnings to a maximum of \$1,000.00 per month.	60% of your Monthly Earnings to a maximum of \$5,000.00 per month.	60% of your Monthly Earnings to a maximum of \$5,000.00 per month.
Elimination Period	Benefit begins on the 15th day after your accident or 15th day of sickness.	90 days	90 days	90 days
Benefit Duration	Up to 11 weeks		Age at Disability	Maximum Benefit Period
			Less than age 60	To age 65
			Age 60-64	5 Years
			Age 65-69	To age 70, but not less than 12 Months
			Age 69 and over	12 Months
Offsets	Your weekly Short Term Disability benefit may be reduced by other income you receive.	Your monthly Long Term Disability benefit may be reduced by other income you receive.		
Other limitations to enrollment	If you enroll during the annual enrollment period, your coverage is provided to you on a guaranteed basis - no medical information is required. Late entrants are subject to EOI. You must be Actively at Work with your employer on the day your coverage takes effect.	Not Applicable	If you enroll during the annual enrollment period, your coverage is provided to you on a guaranteed basis - no medical information is required. Late entrants are subject to EOI. You must be Actively at Work with your employer on the day your coverage takes effect.	
The benefit summary is an overview of your insurance. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.				

Get the most out of your disability insurance

Short-term & Long-term disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing your job duties. 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.

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How your plan works

If you have an eligible short-term or long-term disability claim, your plan will pay a portion of your paycheck each week/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***



How to file a claim

If you have any questions about this process, please call our claim service team at **1-866-556-8298** between 8 a.m. and 8 p.m. ET.

Member claims portal – Log in to myuhcfp.com and click the “Start a Claim” icon to complete and submit a claim online



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