

UHC SPECIALTY NEWSLETTER



Focus on: Financial Protection

UnitedHealthcare's financial protection (FP) plans are built to help cover out-of-pocket costs for unexpected events that can impact an employee's productivity, health and financial security. Financial Protection products include life insurance, disability insurance, absence management solutions and supplemental health plans.



Every 4 seconds

someone is hurt in an accident at home.

Every 8 seconds

an employee becomes injured at work.

Every 14 seconds

an individual sustains a disabling injury from an auto accident.



Only about 1/2

of all small businesses offer Long or Short-term Disability to their employees. Did you know small businesses amount for the vast majority of jobs in America? This means 50% of the working population is underinsured against the risk of disability.



30% of U.S. households

have no life insurance protection, whereas 50% say they NEED more.



More than 1/3

Of American households say they would have immediate or near-immediate trouble paying living expenses if their primary wage earner died.



Value Adds

Life Value Adds

- **24/7 Support**
 - Members and beneficiaries have access to 24/7 support services to help locate providers, community and grief support resources and information on timely and important life topics.
 - For personal and confidential assistance contact:
 - 1-866-302-4480, TTY 711
 - www.liveandworkwell.com – Use access code: **LIFEBENSVS**
- **Will & Trust Preparation**
 - Create & prepare a will
 - Locate nearby attorneys, search legal forms, find helpful articles by legal experts and more

- Access financial planning help and cost calculators
- **Beneficiary Services & Beneficiary Companion Program**
 - Unlimited phone grief support & up to 2 referrals for face-to-face grief counseling sessions
 - Guidance services for:
 - Obtaining death certificate copies and to notify agencies such as, The Social Security Administration, credit reporting agencies, financial institutions, government agencies, and more.
 - Social media shutdown to help close accounts
 - Fraud resolution services
- **Travel Assistance**
 - For travel assistance, beneficiaries traveling 100+ miles can contact 1-800-527-0218 24 hours/day. Services include:
 - Emergency travel arrangements
 - Assistance in replacing lost or stolen travel documents
 - Emergency translation services
 - Medical assistance services, including worldwide medical and dental referrals and more

Disability Value Adds

- **Return-to-Work Incentive**
 - Allows employees to attempt work part-time with the ability to earn up to 100% of their pre-disability earnings in combination with disability and their part-time earnings, incentivizing employees to return to work.
- **Lump-sum Survivor**
 - **Long Term** - If a claimant dies while on a claim, the plan pays a lump-sum survivor benefit equal to 3 months of the claimant's gross disability. Payment is not to exceed \$3,000.
 - **Short Term** - If a claimant dies while on a claim, the plan will pay a lump-sum survivor benefit equal to 3 weeks of the claimant's gross weekly disability payment, not to exceed \$3,000.
- **Workplace Modification**
 - Pays the employer up to \$5,000 for expenses incurred to modify and adapt an employee's work environment and accommodate a disabled employee to facilitate a safe and successful return to work.
- **Online Claims Portal**
 - An easy-to-use portal, www.myuhcfp.com, for employers and members to submit financial protection claims online, access necessary forms, and view active claims and payment history.
- **W-2 Services**
 - UHC offers tax withholding, reporting and W-2 services to our fully insured customers. We can assist with W-2 form filing requirements for payments UHC made to claimants under the disability program, including taxes withheld.
 - Employers must complete the LAA agreement and submit the form via the mailing address listed or email at: FPCustomerSupport@uhc.com. Requests must be received within the calendar year that the disability claims are paid out.



What Else?

Life and Disability Eligibility Management on uhceservices.com is live!!!

Users may now add subscribers and dependents (in the same flow) to life and disability products installed on USP on www.uhceservices.com. Users may also term subscribers and dependents.

The ability to add a dependent to an already existing family is in the works and is planned to be released in November.

Basic life COCs are available in the “view plans” screen of uhceservices, but supp life and disability COCs are not yet available online. These are planned to be released in the portal in 2025. In the meantime, brokers and employers may reach out to a DCSM or to the CSO team by phone or email- Client Service Operations clientserviceoperations@uhc.com, or 888-842-4571 to obtain a copy of their COC.