



# Long-term disability insurance Portability.

## General information and best practices.

Portability allows your employee the opportunity to continue coverage when it would otherwise end due to certain events. Portability is an optional benefit, so check your policy to make sure this option is available to your employees.

### Your responsibilities.

You will need to complete the employer section of the portability application. Your next step is to give the application to your employee. Once we have your employee's application and premium payment, we will bill your employee directly and your responsibility ends.

### Your employee's responsibilities.

While you have certain responsibilities, your employee has some as well.

- Your employee should complete all remaining sections of the application, including the calculation of the quarterly or annual premium and applicable charges.
- Upon completion, your employee should forward the application and initial premium payment to:

UnitedHealthcare  
9700 Healthcare Lane  
MN017-W700  
Minnetonka, MN 55343

Any questions about how to complete this application should be directed to our portability department at: **1-877-683-8601**.



To find and download the appropriate forms, log in to:  
[uhcfinancialprotection.com](http://uhcfinancialprotection.com).

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## Timing is everything.

To port coverage, we must receive payment and an application from your employee within a specific time period after the end of coverage (usually, but not always, 31 days). We cannot accept payment and the application beyond that period. This means that you must complete your portion of the application as soon as possible in order for your employee to have time to complete and send the application to us.

### A couple of additional thoughts about portability.

- Your employee cannot port coverage if he or she:
  - Is disabled under the terms of the policy;
  - Recovered from a disability under the terms of the policy, but did not return to work for you;
  - Did not pay the premium;
  - Is on an approved leave of absence;
  - Retires;
  - Becomes covered under another group long term disability policy; or
  - Is no longer covered because the policy terminates.
- Ported coverage will end after 12 months.
- Your employee should retain his or her group certificate of coverage as a separate one will not be issued.



**Please refer to your policy for full details and the applicability of life insurance portability.**



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