



Get the most out of your long-term disability insurance

Long-term disability insurance provides you with income if you have a qualifying injury or chronic illness keeping you from performing your job duties for an extended period of time (typically 90 days or more). 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.

**Unimerica Life Insurance
Company of New York**

How your plan works

If you have an eligible long-term disability claim, your plan will pay a portion of your paycheck (typically up to 60%) each month. This provides you with 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**



File a claim 2 ways

If you have any questions about this process, please call our claim service team at **1-800-539-0038** between 8 a.m. and 8 p.m. ET.

- 1 Member claims portal** – Log in to myulicnyfp.com and click the “Start a Claim” icon to complete and submit a claim online.
- 2 Hard copy claim form** – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com. Please note, this is an unsecured email address.



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



Additional benefits

The following benefits are included with your long-term disability plan.

Return-to-work and absence support

With your plan, you have access to specialists who are trained to help you return to work more quickly and safely. They can also assist with:

- Résumé preparation
- Interview preparation
- Skills training
- Relocation services and more
- Job placement/search support

Vocational rehabilitation

Specialists will work with your care team to create a plan to evaluate any need for equipment, retraining or job placement.

Workplace modification

A benefit payment of up to \$5,000 may be paid to your employer for any approved workplace modifications needed for you to return to work.

Lump-sum survivor benefit

If you pass away and meet the eligibility requirements, we will pay a lump-sum benefit that is equal to 3 months of your monthly disability payment to your spouse or children.

Social Security assistance

If you qualify for Social Security assistance, we can connect you with our Social Security advocates who can assist you with the application process. They can also help you:

- Find appropriate legal representation or other assistance
- Obtain any medical and vocational evidence, if required
- Get reimbursed for any preapproved case management expenses

Help with returning to work

Getting you back to work full-time so you can earn your full paycheck is important. But, sometimes you have to work up to it. That's why your disability plan may allow you to work part-time and still receive benefit payments.

Questions?

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Unimerica Life Insurance Company of New York

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