



**Get the most out of your  
short-term disability insurance**

**Unimerica Life Insurance  
Company of New York**

# How your plan works



If you have a qualifying injury or illness and are unable to work, your plan will provide income replacement.\* You will receive benefits until you are no longer disabled or reach the end of your benefit period. This means you'll still have income to help you and your family pay for expenses like rent, medical bills, food and more.

Your disability plan provides you with a simple and streamlined claim process as well as personal support to help you get back to your job more quickly and safely.



## File a claim 3 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.

- ❶ **Member claims portal** – Log in to [myulicnyfp.com](https://myulicnyfp.com) and click the “Start a Claim” icon to complete and submit a claim online.
- ❷ **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](mailto:fpcustomersupport@uhc.com). Please note, this is an unsecured email address.
- ❸ **Phone** – Confirm telephonic access with your HR representative. Then, call us toll-free at **1-866-556-8298**. Hours of operation are Monday through Friday, 8 a.m. to 8 p.m. ET.



## When payments begin

You may have to wait for a short period of time (known as the elimination period) before you're eligible to receive weekly payments, which you can use however you want. Most people use them to help pay for expenses such as:

- Health plan deductible
- Mortgage/rent
- Groceries
- Other medical bills
- Utilities
- Child care

**Important:** Your benefits will continue as long as you are considered disabled or you reach the end of the benefit period. If you're still unable to work after your benefit period ends and you are enrolled in long-term disability, you may be eligible to transition to that coverage. For details, contact your employer.

### Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, see your Certificate of Coverage



## Return-to-work and absence support

With your plan, you have access to specialists trained to help you return to your job—or another occupation, if necessary—as quickly and safely as possible. They can also assist with:

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

### Help with returning to work

Your disability plan may allow you to work part-time and still receive benefit payments

## Family and medical leave help

If your employer receives Family and Medical Leave Act (FMLA) administration services from UnitedHealthcare, you'll have help from our specialists if you need to leave your job temporarily and it qualifies under federal and state FMLA laws. Our specialists will be available by phone to help you submit your claim and guide you through the process.

For more information about your eligibility for FMLA assistance, contact your employer.

## Questions?

Contact a claim specialist at **1-800-539-0038** between 8 a.m. and 8 p.m. ET

## Unimerica Life Insurance Company of New York

\*The benefit period for your plan is determined by your employer. Please see your Certificate of Coverage for plan details, including your plan's benefit period.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.