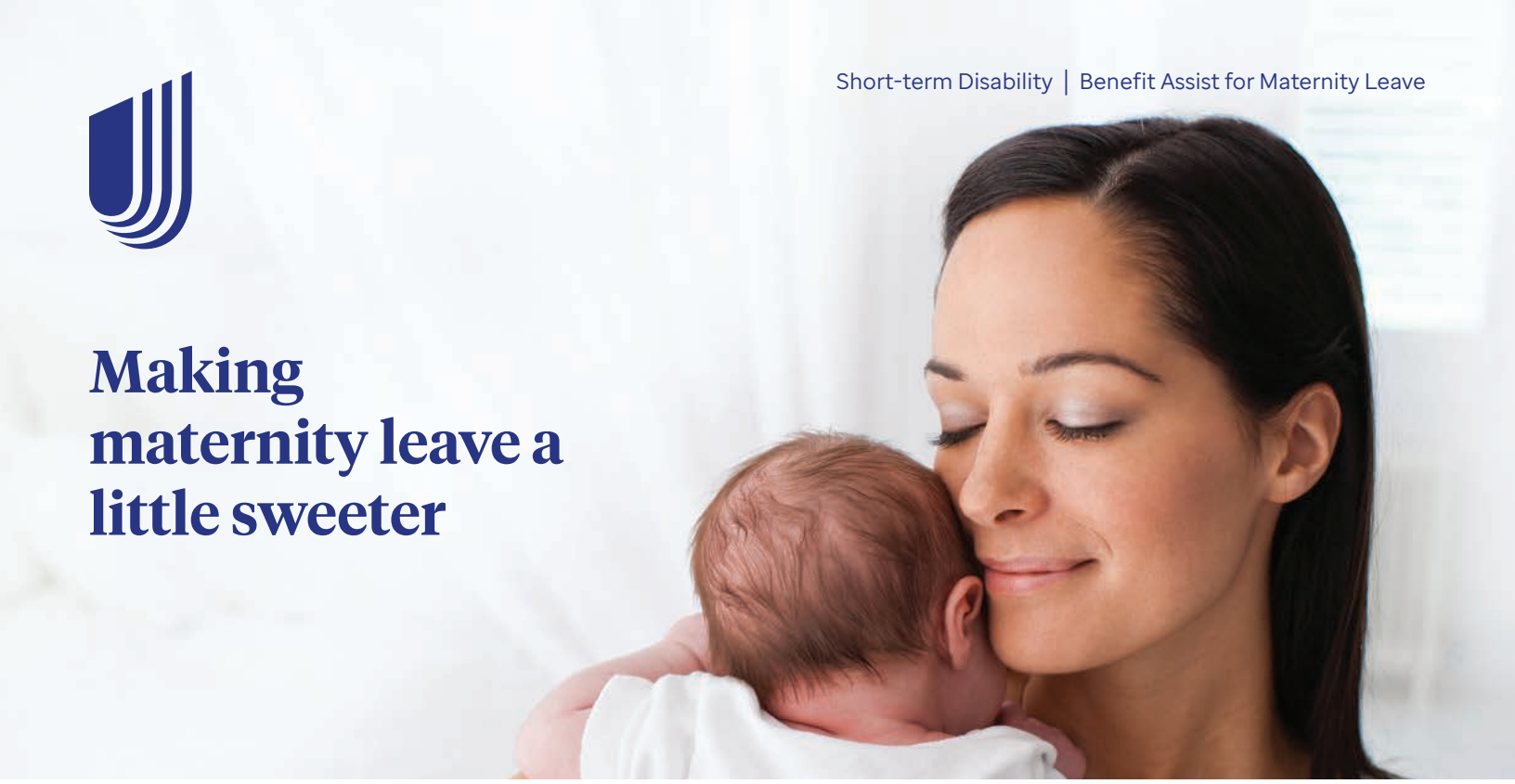


Making maternity leave a little sweeter

Benefit Assist for Maternity Leave helps simplify the claims experience, so employees can focus on what counts

Using our proprietary Benefit Assist® technology, we proactively look for eligible medical claims to determine if an employee may qualify for a Short-term Disability maternity leave claim payment. Once identified, we initiate the claim and handle all the paperwork – so they can focus on their family and their health. Participation is optional and members may visit **myuhcfp.com** to enroll or disenroll at any time.

How it works

1. Eligible medical claims are automatically identified, including medical records and expected delivery date
2. The employee will be paid for their standard leave automatically – they won't have to do anything to trigger their Short-term Disability payment
3. A check is mailed to the employee, without needing to file a claim*

Employees get their maternity leave benefit payment up to 30 days* prior to delivery

C-section vs. non-C-section delivery

Benefit Assist will autopay the standard 6-week Short-term Disability benefit for a non-C-section delivery and 8 weeks for a planned C-section delivery. Members who have an unplanned C-section delivery will receive an additional 2 weeks of benefits for a total of 8 weeks. (They will receive a letter with a number to contact to secure the extended benefit.)

*Timing of benefit payment is contingent on timeliness of provider billing to UnitedHealthcare.

continued

United Healthcare®

Coordination with additional benefits

If an employee has a UnitedHealthcare Hospital Indemnity Protection Plan, they will receive a separate benefit directly after their hospital delivery in addition to the payment from Benefit Assist for Maternity Leave.

Who is eligible for Benefit Assist for Maternity Leave

Group eligibility requirements include:

- UnitedHealthcare major medical
- Fully insured UnitedHealthcare Short-term Disability plan
- Electronic Data Interchange (EDI) list bill; no minimum lives requirement
- Single coverage group:
  - Single class (cannot have multiple classes)
  - Single division (cannot have multiple divisions)
  - Single waiting period (cannot have multiple waiting periods)
- Plan offered can be percentage of salary or flat amount benefit
- Earnings must be accurate and present on the EDI file (i.e., cannot be validated via W-2)

Currently not available for groups with:

- UnitedHealthcare administered FMLA or state leave plans
- ASO

As long as an EDI file is in place and the group eligibility requirements are met, Benefit Assist for Maternity Leave can be enabled.

Members can also submit their own Short-term Disability claim by visiting the member portal at myuhcfp.com or calling 1-866-556-8298.

Frequently asked questions

What is Benefit Assist for Maternity Leave?

Benefit Assist for Maternity Leave is our own technology that allows us to lead the industry with the auto-adjudication of Short-term Disability maternity claims, helping employees get their maternity leave benefit payment up to 30 days* prior to delivery.

We look for eligible medical claims – including medical records and expected delivery date – without the employee having to file any paperwork. As with all Benefit Assist managed claims, this new process lets employees focus on their maternity leave and health while we handle the rest.

How does the Benefit Assist for Maternity Leave process work?

When an employee is covered by UnitedHealthcare major medical and an eligible Short-term Disability plan, Benefit Assist for Maternity Leave proactively screens eligible medical claims and their expected delivery date. With this new auto-adjudication technology, the member will be paid for their standard 6-week leave (or 8 weeks for a planned C-section delivery) automatically – they won't have to do anything to trigger their Short-term Disability payment. A check is mailed to the employee up to 30 days prior to delivery date, without the need to file a claim.

What happens with an unplanned C-section delivery?

Benefit Assist will autopay the standard 6-week Short-term Disability benefit (or 8-week planned C-section delivery). Members who have an unplanned C-section delivery will receive the initial 6-week payment plus an additional 2 weeks of benefits for a total of 8 weeks. They will receive a letter after delivery with contact information on how to secure the extended benefit.

*Timing of benefit payment is contingent on timeliness of provider billing to UnitedHealthcare.

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What communications will the employee receive from UnitedHealthcare?

A letter from UnitedHealthcare will accompany the benefit payment providing a breakdown of the reason for payment.

Will any documents or additional information be needed from the employee?

Depending on the specific claim scenario, the employee may need to contact UnitedHealthcare to provide additional details over the phone, or a request may be made for additional supporting documentation from medical providers or other third parties.

How does Benefit Assist for Maternity Leave differ from Benefit Assist for Supplemental Health?

- **Benefit Assist for Supplemental Health** looks for medical claims that may qualify for a payment from an employee's supplemental plans (Wellness, Hospital Indemnity, Accident Protection and Critical Illness)
- **Benefit Assist for Maternity Leave** looks for eligible medical records (including expected delivery date) that may qualify for a benefit payment from an employee's Short-term Disability plan

What if an employee has a UnitedHealthcare Hospital Indemnity Protection plan?

If an employee has Hospital Indemnity Protection, they will receive a separate benefit directly after their hospital delivery in addition to the payment from Benefit Assist for Maternity Leave.

What accounts are eligible for Benefit Assist for Maternity Leave?

- The employer must offer their employees a UnitedHealthcare medical plan alongside an eligible UnitedHealthcare Short-term Disability plan
- The group must be fully insured with single coverage group (i.e., singular class/division)
- The employer must develop an eligibility file (EDI) feed to transmit eligibility and maintain accurate eligibility data in their platform
- For optimal utilization of the Benefit Assist for Maternity Leave program, the employer must ensure that all employee demographic information is present and accurate, including phone number, email and Social Security number
- For any questions on eligibility, please contact your sales representative

Note: No minimum lives requirement.

Is there a cost associated with Benefit Assist for Maternity Leave?

No, there is no additional cost for Benefit Assist for Maternity Leave. This is an integrated value-add program.

Can employers offer Benefit Assist for Maternity Leave if they don't have medical with UnitedHealthcare?

No, Benefit Assist for Maternity Leave is currently not available for customers with external medical carriers.

Is an EDI required for Benefit Assist for Maternity Leave?

Yes, an EDI file is required. Benefit Assist for Maternity Leave cannot be turned on without an EDI file, and the screening process will begin once the EDI file is in production.

How are payments sent to the employee?

Benefit checks will be sent via physical mail per the standard process.

Do employees have to wait for Benefit Assist to initiate a claim?

No, employees can initiate a claim at any time. To submit their own maternity leave claim, they can visit the member portal at **myuhcfp.com** or call **1-866-556-8298**. Direct deposit information can be added on **myuhcfp.com**.

What phone number should employees call for any questions?

Employees can call the Benefit Assist for Maternity Leave line at **1-866-556-8298**.

Learn more

Contact your broker or UnitedHealthcare representative

THIS MATERIAL NOT FOR USE IN NEW MEXICO AND NEW YORK.

Benefit Assist® for Maternity Leave is available at no additional cost to customers with a UnitedHealthcare medical plan and eligible UnitedHealthcare short-term disability plan. Benefit payments associated with the Benefit Assist for Maternity Leave program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare short-term disability policy.
For more details, contact your broker or UnitedHealthcare sales representative.

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