Protect your most important asset — your paycheck.

Your most important asset isn’t your home, your car or even your retirement savings — it’s your ability to earn an income. With UnitedHealthcare Long-Term Disability benefits, you can make sure you won’t lose that asset due to an injury or chronic illness.¹ You can count on:

✔ Financial security if you can’t work for an extended period of time due to a disability

✔ Monthly payments to help support your lifestyle
  Amounts differ based on the coverage available under your plan and your base annual earnings.

For more COVERAGE DETAILS, see your official plan documents.

Get financial peace of mind with a disability plan from UnitedHealthcare.

What is your risk for disability?

You have just over a 1 in 4 chance of becoming disabled before retiring.² About 90% of disabilities are caused by illnesses, not accidents — one of the most common being back pain.³
We care about your care.

Disability specialists are different from your doctor or other medical care providers. They are trained to help you get back to work as soon as you’re ready, so you can start earning a paycheck. They’ll work with you and your employer to help you make a successful return to the workplace.

Don’t let the unexpected set you back.

UnitedHealthcare disability helps protect your finances in the event of a debilitating illness or injury and provides you with the emotional support and resources you need to recover as quickly as possible. Don’t get caught unprepared — disability benefits keep you moving forward even when you’re down.

1 Long Term Disability is designed to cover you for a limited time as specified under the plan. Check your plan documents for the exact number of months you have coverage.

2 U.S. Social Security Administration, Fact Sheet February 7, 2013

3 Council for Disability Awareness, Long-Term Disability Claims Review, 2012

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have 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. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

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