



A UnitedHealthcare Company

Disability administration

Helping control employer risk

Short-term disability management can be a laborious task for employers. The good news is UMR can relieve this administrative burden and provide expert disability administration to help employers manage risk.

Our experienced staff consists of knowledgeable representatives and registered nurses who work together on the verification and duration of disability claims. Our flexible service packages allow us to administer as much, or as little, of the disability process as employers desire. Employers can choose from the advice-to-pay option or the full-service, check-cut option.

Advice-to-pay option

When the advice-to-pay option is selected, the employer issues all checks and UMR will:

- Review the information presented and make a recommendation for duration and gross weekly benefit amount
- Supply weekly status reports as well as other informative reports
- Provide Web claim inquiry for employers and employees

Check-cut option

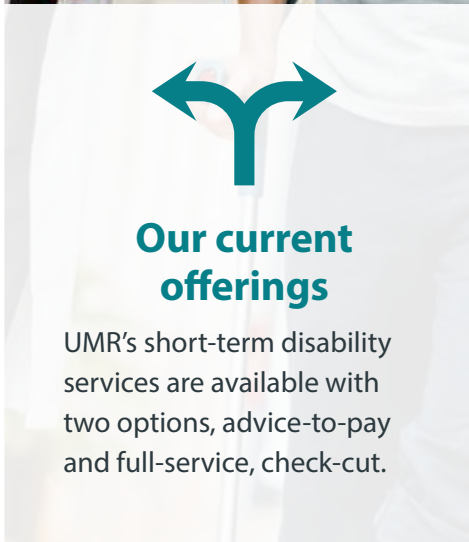
When a full-service, check-cut option is selected, UMR will:

- Supply weekly status reports as well as other informative reports
- Provide Web claim inquiry for employers and employees
- Issue benefit checks on the same day each week to either the employee's home address or ACH to the employee's bank account
- Withhold employer-specified taxes for FICA, federal and state income tax and other deductions as requested
- Complete quarterly filing of taxes, including employer's share of FICA
- Issue W-2s



Our current offerings

UMR's short-term disability services are available with two options, advice-to-pay and full-service, check-cut.



Timing and verification matter

UMR's goal is to be involved in an employee's disability claim as quickly as possible and turn around our approval as soon as possible.

This ensures:

- Less disruption to the employee's compensation
- Employee is eligible for disability benefits
- Approving disability duration based on industry guidelines and/or review by a registered nurse
- Well documented consistency in determination of benefits

Additional services

To round out our services, we also provide:

- Disability clinical management/consultation by a registered nurse
- Subrogation
- Medical investigations



To find out more about how our disability administration program can help your human resources department, contact your UMR representative.



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