

Disability Administration

Helping control employer risk

Short- and long-term disability management can be a laborious task for employers. There are government regulations to follow, verification processes to adhere to and reimbursement schedules to track. The good news is UMR can relieve this 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 basic salary continuance option, the more robust advice-to-pay option or the full-service check-cut option.



Approximately two-thirds of FMLA leaves are concurrent with short-term disability and require similar information for verification. If both options are purchased, UMR will integrate the two, streamlining the process for both the employer and employee.

Salary Continuance Option

When the salary continuance option is selected, UMR will:

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

The employer pays employees through normal payroll procedures.

Advice-to-Pay Option

When the advice-to-pay option is selected, 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

The employer issues all checks.

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Check-Cut Option

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

- Supply reports, including weekly detail and monthly summary payment reports, as well as quarterly tax reports
- Provide Web claim inquiry for employers and employees
- Issue benefit checks on the same day each week to employees' home address
- 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
- Offer direct deposit for LTD benefits

The Importance of Early Intervention

UMR strives to get involved as early as possible to ensure the highest success rates and lowest claim costs.

Early intervention helps:

- Assist in returning employees to work
- Shorten the disability duration
- Reduce disability claim costs
- Improve employee health and productivity

Keeping Employers Informed

UMR provides the following reports to help employers monitor their claims. Our standard disability reports include the following:

- Weekly detailed claim
- Monthly claim summary
- Quarterly tax withholdings*
- Diagnostic group summary and graph
- Other payments detail*
- Voluntary deductions detail*
- Denied claims
- Pended claims
- Large claims detail

Additional Services

To round out our services, we also provide:

- Disability clinical management/consultation by a registered nurse
- Subrogation
- Medical investigations
- Vocational rehabilitation
- Social Security disability income application assistance
- Surveillance investigations

* For check-out option only

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

