

Health Trends

Covering Your Insurance Bases

(NAPSA)—A number of American workers have made it their business to protect their families from the financial hardships of serious illness: They use long- or short-term care disability insurance.

The insurance replaces a person's salary should he or she not be able to work for an extended period—an occurrence experts say happens more frequently than you may expect.

According to research conducted by insurer UnumProvident, the leading cause of long-term disability claims in 2001 for working-age Americans was cancer, followed by pregnancy complications, back and cardiovascular conditions and depression.

The top five causes of short-term disability in 2001 were pregnancy, followed by complications from pregnancy, general injuries, back complications and digestive/intestinal disorders.

In 2001, UnumProvident alone processed more than 400,000 new disability income protection claims, 25 percent of which involved long-term disability benefits. The company pays out more than \$3.6 billion in disability benefits annually.

To best meet the needs of long-term claimants, the company follows a claim-management model supported by strong clinical resources and organized around specific illness or injury. Its Customer Care Center has five key impairment units: cancer, cardiac, orthopedic, psychiatric and general medical.

Claims are handled by people



Millions of Americans use insurance to protect themselves from the potential financial effects of long-term health problems.

who specialize in specific medical conditions, helping them to better understand the condition affecting someone who files a claim.

“Our Customer Care consultants, nurse case managers, physicians and vocational rehabilitation specialists are experts in the recovery and return-to-work potential of conditions within their particular unit,” says Ralph Mohnery, senior vice president of the company's return-to-work services.

UnumProvident's customer-focused service and its ongoing analysis of the nature of the disability helps ensure more Americans get what they need from their income protection insurance. In addition, it helps employers predict, plan for, and possibly even prevent patterns of disability that might otherwise have negative effects on their employees and business.

For more information visit www.unumprovident.com.