

VACoRP Hybrid Disability Program

Questions & Answers



ELIGIBILITY

Q: If an employee is hired mid month is their plan effective the first of the month following?

A: Eligibility aligns with your hybrid retirement program.

Q: When does an employee become eligible for coverage of non-work-related disabilities?

A: After 12 months of continuous employment in hybrid retirement plan. The date of hire is used as the basis for the beginning of the 12-month waiting period. Non-contract days for teachers count towards the 12-month waiting period.

Q: If a covered employee moves to another participating entity will their time served carry over to their new employer?

A: No. Time served will not be credited with a new employer.

Q: When will a current employee enrolled in Plan 1 or Plan 2 who enrolls in the Hybrid Disability plan effective July 1, 2014 be covered?

A: Work-related disabilities: Effective July 1, 2014. Non-work-related disabilities: Effective July 1, 2015. Regardless of the years of service they have in Plan 1 or Plan 2 they must meet the 12-month waiting period.

Q: If I have a current group disability plan for my Plan 1 and Plan 2 employees do I need to do anything to that plan?

A: Yes. Eligibility definition should be modified to exclude Hybrid VRS employees.

BILLING

Please refer to Billing Administration section of Disability Administration Manual for additional detail.

Q: How will locations receive the billing invoice?

A: VACoRP will email it.

Q: If a location doesn't have new employees to report, do they need to respond to the billing email from VACoRP?

A: Yes. Please respond that you do not have any eligible employees yet to confirm the lines of communication are working.

Q: What do I do if I share my VRS Snapshot with another division within my location (Example: Government and Social Services)

A: It is ok to pay with 2 checks. Please note the VACoRP Member number on each check as well as the number of lives, volume and premium on remittance invoice.

Q: How should I pay for my employees that are not 12 month contract employees?

A: You should pay each month for employees based on their creditable compensation as reported to the VRS.

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CLAIMS ADMINISTRATION

Q: Can we force an employee to file a claim if they do not want to?

A: Each employer will need to decide their own practice but we would encourage you to require employees to submit a claim if you believe benefits would be paid based on their eligibility.

Q: If an employee is paid sick leave while awaiting a decision for a STD claim, when do the employer-provided STD benefits start – on the date of disability or when sick leave is exhausted?

A: Benefits start on the 8th calendar day. Any sick time paid out beyond the first calendar week should be credited back to the employee. Employer may still allow sick time to be used to supplement the disability payment up to 100% of the employee's predisability earnings.

Q: How can we submit an STD claim form electronically?

A: The Employer section of the claim form can be submitted via the AdminEASE site.

CLAIMS ADMINISTRATION FOR CONTRACT EMPLOYEES (SCHOOLS)

Q: Are there coverage limitations for disabilities including maternity occurring during non-contract time? (Summer and holiday breaks)

A: Disabilities are not paid during non-contract periods. However, if the disability prevents the employee from starting the new contract the disability benefit becomes payable. The 7 calendar day elimination period begins on the date of disability.

Q: If a teacher had baby over the summer months when would STD pay?

A: When the new contract period begins, provided the teacher was still on the approved medical leave (normally 6 weeks). She would be paid the disability benefit for the remaining approved disability time. Bonding time and family leave are not considered in the approved disability time.

Q: When do STD benefits begin and end for an employee who becomes disabled on June 1st with a contract that ends June 30th.

A: Benefits begin on the 8th Calendar day and continue through June 30th. If the contract is renewed September 1st and the employee is still disabled, the benefits would resume until the employee was no longer considered disabled. The days during the non-contract period will not reduce the 125 work day benefit period. If the contract is not renewed, the last day benefits are provided is June 30th.

LEAVE ADMINISTRATION

Digital Benefit Advisors is available for assistance with leave questions (804.762.7076).

Q: If FMLA ends but an employee is still on leave, do they continue to have job protection?

A: Please consult with your legal counsel for compliance with federal and state leave laws. Digital Benefit Advisors is available for assistance as well.

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WORKERS COMPENSATION

Q: Does Workers Compensation coordinate with the VACoRP Hybrid Disability Program?

A: Yes. Workers Compensation benefits are considered deductible income. Please refer to the Deductible Income provisions in the Short Term Disability Income Benefit Program Document and Group Long Term Disability Insurance Policy.

SICK LEAVE

Q: Can disability payments be supplemented with sick leave to allow the employee to earn up to 100%?

A: Yes. It is an employer decision to allow the use of sick leave to supplement the disability benefit up to 100% of the employee's predisability earnings. Please refer to the Deductible Income provisions in the Short Term Disability Income Benefit Program Document and Group Long Term Disability Insurance Policy.

TAXATION

For additional taxation questions, please reference the Guide to Taxation of Employee Disability Benefits at www.standard.com/eforms/8461.pdf.

Q: On the employer W-2 does the STD benefit need to be separate from the normal work earnings?

A: No. Since the premium for the Short Term Disability program is 100% paid by the Employer and the Benefit is paid by the Employer no special coding is needed on the W-2.

APPEALS

Q: What is the claim appeal process?

A: The appeal process is outlined in the denial letter to the employee as well as in the Review Procedure provisions in the Short Term Disability Income Benefit Program Document and Group Long Term Disability Insurance Policy.

PROGRAM SUMMARIES

Q: Where are Benefits at a Glance documents posted?

A: These documents are available within the employer manual located at: www.standard.com/eforms/17030_649379.pdf. They can also be found individually at:

- STD: www.standard.com/eforms/14903_649393.pdf
- LTD: www.standard.com/eforms/13271_649379.pdf

ADDITIONAL QUESTIONS

Direct billing questions to **888.822.6772** or email: billing-hybriddisability@vacoins.org

Direct claim questions to **800.426.4332** or email: hybriddisability@standard.com