

VACoRP Hybrid Disability Program

Employee Questions & Answers



ELIGIBILITY

Q: If I was hired mid-month is my plan effective the first of the month following?

A: Eligibility aligns with your hybrid retirement program participation.

Q: When will I become eligible for coverage of non-work-related disabilities?

A: After 12 months of continuous employment in hybrid retirement plan. Your 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 I go to work for another participating entity will my time served carry over to my new employer?

A: No. Time served will not be credited to a new employer. There will be another 12 month waiting period with the new employer

Q: If I was already enrolled in Plan 1 or Plan 2, and I enrolled in the Hybrid Disability Plan effective July 1, 2014, when will I be covered under the Hybrid STD?

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

CLAIMS

Q: Do I have to file a claim if I prefer not to?

A: Yes, you should submit a claim if benefits would be paid, based on your eligibility. If you are in doubt as to whether or not you should, go ahead and file the claim.

Q: How do I file a claim?

A: You will file a paper claim. Contact your Benefits Administrator to get the disability claim packet, which includes instructions for filing claims. A typical claim for disability benefits contains the following documents:

- Employee's Statement and Authorization to Release Information
- Employer's Statement
- Attending Physician's Statement (APS)

Q: Where do I send the completed forms?

A: Completed forms may be mailed to:

Standard Insurance Company
P. O. Box 5031
White Plains, NY 10602

If you prefer, you may fax completed forms to Standard at **800.378.8361**.

Q. How long does it normally take to make a claim decision?

A. Once Standard receives the required paperwork, which includes the Employee's Statement and Authorization to Obtain and Release Information, Employer's Statement, and Attending Physician's Statement, it will take approximately one week to make a claim decision. If Standard has not made a decision within one week, you will be contacted with additional details.

Q: Will I receive any pay while I am waiting on a decision on my 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. Accrued sick leave may be paid during the 7-day benefit waiting period. Contact your Benefits Administrator for more information.

Q: If my claim for benefits is approved, how will I be paid?

A: You will be paid via your employer's normal payroll process.

Q: What is the maximum amount of time STD benefits are payable?

A: STD benefits are payable for up to 125 work days.

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, such as summer breaks from teaching. However, if the disability prevents the employee from starting the new contract period, 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 a contract employee who becomes disabled near the end of their contract term? What if their disability continues through the non-contract period?

A: Benefits begin on the 8th calendar day and continue until the end of the contract term. If the employee remains disabled through the non-contract period and into their new contract period, benefits would resume at the start of the new contract period. Benefits would be payable until either the end of the disability or the maximum benefit period. The days during the non-contract period will not reduce the 125 work day benefit period. If the contract is not renewed, benefits stop at the end of the initial contract term.

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 contract provisions in the Short Term Disability Income Benefit Program Document and Group Long Term Disability Insurance Policy.

ADDITIONAL QUESTIONS

Q. Who should I call with questions about my claim?

A. Direct your claim questions to The Standard Insurance Company, phone **800.426.4332**.