

TOPIC	DATE	QUESTIONS and ANSWERS
General		Question Where can I find information about the hybrid disability program?
		Answer VACORP's website is www.VACORP.org , which features links to the Disability Claim Form and AdminEase login, in addition to providing a great deal of information without having to login. The Hybrid Disability information is found under the Coverage tab on the main menu.
	08/2017	Question Where can I find the Question-of-the-Month that was included in the VACORP hybrid disability plan billing request?
		Answer VACORP's website is www.VACORP.org , which features a link to a Question-of-the-Month repository, in addition to providing a great deal of information without having to login. The Hybrid Disability information is found under the Coverage tab on the main menu.
General	08/2018	Question Will Standard reimburse the claimant for charges from the physician's office for completing the Short Term Disability (STD) and/or Long Term Disability (LTD) Attending Physician Statements?
		Answer No, both the STD And LTD Policies include language that speaks to the responsibility of the claimant to provide proof of loss at their own expense. This information is found in the STD and LTD Certificates of Coverage in under "Claims" – Proof of loss means written proof that you are Disabled and entitled to STD (or LTD) Benefits. Proof of Loss must be provided at your expense.
AdminEASE		Question AdminEASE is the online tool used by the Standard to communicate and manage disability claims. Would you like to have individual logins for your staff members?
		Answer If so, please email the following details to hybriddisabililty@standard.com : Entity Name; VACORP Member Number; List of Users and their Names and Email Addresses
		Question What happens if I do not have a username and password to login to the Standard's AdminEase (online claim tracking service) or if my login does not work?
		Answer Login information has been provided by the Standard. For security purposes, the password will expire if not used within 90 days. Expired passwords must be reset by The Standard. To have your login reset, please email esupport@standard.com . If you do not know your login information, please email hybriddisabililty@standard.com .
	11/2017	Question How do I reset my password on the Hybrid Disability AdminEASE website?
		Answer On Saturday, October 21, 2017, The Standard deployed a new login page for AdminEASE, your hybrid disability plan administration web portal. The forgot password process has changed: customers will no longer be asked security questions when attempting to reset their password. In addition, as an added security measure, E-support no longer has the ability to reset passwords on behalf of a customer. Instead, the customer must select "Forgot Password" and go through the process to self-serve: 1) User clicks Forgot Password; 2) User enters their User ID, Email Address and clicks Continue (This step will send an email to the user); 3) Once the user receives the email, click the Set a New Password link; 4) From the Set a New Password screen, the user will create and confirm a new password. If you have any questions, please contact esupport@standard.com . You will need to know your User ID and email address to perform this function. If you have forgotten your User ID or would like to check the email address attached to your account, please contact Dedra Tindall or Lori Stevens with The Standard, or email hybriddisability@standard.com .
Aliases		Question We have several staff members who need to receive copies of hybrid claim decision notices. How can The Standard accommodate this?
		Answer The Standard can accommodate sending hybrid claim decision notices to one e-mail address with a copy to one individual. If you have multiple staff members that need to receive hybrid claim decision notices, please ask your IT Department to set up an e-mail alias for your hybrid communications. Once your alias is set up, please send an email to The Standard at hybriddisability@standard.com and request that your email address for notification of claims decisions be changed to the new alias.
Contacts		Question How do we get in touch with The Standard regarding claims questions?
		Answer Contact via email to hybriddisability@standard.com
		Question Whom should I contact if I have questions regarding the Hybrid Disability Plan?

	Answer	Questions about the billing process should be emailed to billing-hybriddisability@riskprograms.com . Questions related to a specific claim or the disability coverage plan in general should be emailed to hybriddisability@standard.com .
Contacts	06/2017 Question	Who should I call with questions about an active hybrid disability claim?
	Answer	Contact the claim analyst who e-mailed the Notification of Claim Decision. If the claim is incomplete or anticipatory, contact your Account Specialist at The Standard or e-mail hybriddisability@standard.com .
	12/2017 Question	I received an email from the alias email address hybridclaims@standard.com , regarding one of my STD Claims. What is this alias email address?
	Answer	a) A new email alias is being introduced for communication on active, ESTABLISHED Short Term Disability (STD) claims: hybridclaims@standard.com . Communication on ESTABLISHED STD claims will come to you from this alias rather than from an individual examiner's personal email address. As the claims activity increases for this plan, use of an alias allows us to plan ahead for future staffing needs and reduces the risk of delayed communications if an individual examiner is out of the office. Claim forms and medical information should still be faxed to 800.378.8361. The fax is secure and complies with HIPPA regulations that require private health information to be protected. Please be advised that the alias is not suitable for transmitting private, protected health information. b) The service team alias email address is hybriddisability@standard.com , which includes your dedicated account specialists Dedra Tindall and Lori Stevens, and account manager Brooke Spurlock. Please continue to contact Dedra or Lori directly, or utilize the service alias, to check the status of claims that are not appearing on your AdminEASE website, if you have a payroll deadline approaching, or for any contractual, processes or training assistance.
	12/2017 Question	Who should I call or email with questions about an active hybrid disability claim?
	Answer	a) For active, established STD claims, contact hybridclaims@standard.com . b) To confirm receipt of a new claim or to check the status of a claim, check your AdminEASE website. c) If the claim is incomplete or anticipatory, or you are up against a hard stop payroll deadline, contact your Account Specialists, Dedra Tindall or Lori Stevens, at The Standard or e-mail hybriddisability@standard.com . d) For Long Term Disability (LTD) claims, please contact the analyst noted in the LTD approval notice you should have received.
	07/2018 Question	Who should I call or email with questions about an incomplete hybrid disability claim?
	Answer	a) To confirm receipt of a new claim or to check the status of a claim, check your AdminEASE website. b) If the claim is incomplete , the examiner has not yet been assigned the claim. Therefore, please contact the claims intake department at 1.800.426.4332; your Account Specialists, Dedra Tindall or Lori Stevens, at The Standard; or e-mail hybriddisability@standard.com with questions.
Billing/ Premiums	Question	When an employee is enrolled in the Hybrid Retirement Plan, do I pay premium only for the month the employee enrolls or do I continue to pay each month?
	Answer	You will continue to pay monthly premium for all employees in the Hybrid Retirement Plan as reported to VRS.
	Question	Do I need to individually enroll new employees in the disability insurance program?
	Answer	No, individual employee details should not be reported to VACORP. VACORP only collects the information requested in the billing remittance (attached), where you report monthly payroll (creditable comp) totals of all employees in the Hybrid Retirement Plan. After a disability claim is made, Standard will obtain specific employee details required to administer the claim.
	Question	May we combine several invoice payments and adjustments on one check?
	Answer	Yes. If you need to make an adjustment for a previous month, complete an invoice for the month to which the adjustment corresponds and mail with check. Please also provide an explanation about the adjustment so that it can be applied accordingly
Billing/ Premiums	Question	Do I still send twelve payments for ten and eleven month employees?
	Answer	Yes, twelve payments are required for the ten and eleven month employees. Please contact us to discuss this in further detail if you feel that your member will not be able to meet this requirement
	Question	Is the number of Hybrid Retirement employees that we report on the invoice a cumulative number?
	Answer	Yes, the number entered on the invoice remittance should be the total cumulative number of all employees enrolled in the Hybrid plan for the month being reported. For example: If you reported one employee in January and you had three new hires in February, the total number of Hybrid plan employees for this report would be four.
	Question	When and how do I begin to pay for a Hybrid Retirement plan employee?

Answer Once you enter new employees in the Hybrid Retirement plan using the VRS navigator, they are enrolled in this disability program and payment is due VACORP. Payment is based on the monthly creditable comp reported to VRS. Only the highlighted fields on the invoice worksheet may be edited. This includes Member Number, Member Name, Number of covered employees, Total Creditable Comp, and Month Reported. The rest of the worksheet is protected to ensure the correct rate calculation.

**Billing/
Premiums**

Date

Question Should I include in the reported Creditable Compensation the stipend amount paid for working Summer School, Coaching, etc.?

Answer No, stipends are not considered part of Creditable Compensation. The additional stipend amount is not included when determining the amount to be paid for Short Term Disability Benefits.

Question Would employers continue to pay for employees that are out on leave without pay (LWOP)?

07/2017
rev.

Answer VACORP recently clarified this point with the VRS. The state only requires premium when the Hybrid employee is earning creditable compensation. Those not earning creditable compensation are not eligible for Hybrid Disability coverage during the time in which they are on leave unless the EE is on FMLA, STD or approved leave without pay that is shorter than 30 days you can continue to keep them on the plan. If they are not in your VRS snapshot you can just add them to the bill.

Claims

Question How do we go about filing a claim for disability benefits?

Answer There are three parts to a Disability Claim Form: (1) Employer section, (2) Employee section, and (3) Attending Physician's Statement. The employer and employee complete their portions of the Disability Claim Form, which may be found online (fillable form) at <https://www.vacorp.org/vacorp/HybridDisability//%5E%5EDisability%20Claim%20Form%5E%5E.pdf>. Then, the treating physician completes the Attending Physician's Statement. The form must be mailed or faxed to the Standard Benefit Administrators using the contact information on the Claim Form, (PO Box 5031, White Plains, NY 10602 or fax 800-378-8361). The form may be sent to the Standard after each section is completed and signed. The Employer Statement may also be completed online using AdminEASE. If you don't know whether you have access to this tool, please send an e-mail to hybriddisability@standard.com for assistance. After all three sections of the claim are received, the Standard Benefit Administrators will take about one week to make a decision. Otherwise, they will reach out to the employee with details. For additional guidance, please email your question to hybriddisability@standard.com. Refer to the Standard contact sheet for your day to day contacts who can be reached at (804) 290-7960 or (888) 309-7772.

02/2019

Question We have a contract employee with no benefits originally hired on 10/27/2003. She transferred to a full time benefitted position on August 17, 2015, and was required at that time to join VRS as a Hybrid employee. Her first contribution to the VRS Hybrid was September 1, 2015. When completing the Employer Statement, should I use "Hybrid" hire date vs. original hire date?

Answer

The claims examiner utilizes the Employer Statement to verify eligibility for the hybrid disability plan.
1. In Box #1 on the Employer Statement (Date Employed), please list the date of **FULL TIME** employment with your entity as a Hybrid plan employee.
2. In Box #2 on the Employer Statement, please list the date the employee appears in the VRS Navigator as a Hybrid plan employee with your entity, which should be 1/1/2014 or later. Most of the time these dates will match, unless your entity has a waiting period (i.e., 1st of the month following DOH) for the VRS system.
a. If you answer "yes" to Box #2, please be sure to include the date the employee appears in the VRS Navigator as a Hybrid plan employee with your entity.

The Standard Benefit Administrators

800.426.4332 Tel 800.378.8361 Fax
PO Box 5031 White Plains NY 10602

**Virginia Association of Counties
Group Self Insurance Risk Pool
Disability Insurance
Employer Statement**

TO BE COMPLETED BY EMPLOYER

Reset

Employee's Full Name:	Social Security No.:	Job Title: <i>(Please attach a copy of the job description.)</i>	1. Date Employed: 8/17/2015
Employee's Home Address:		State:	Zip Code:
Employee's Email Address:			
Work Location: Address:		State:	Zip Code:
2. Is the employee participating in the Virginia hybrid retirement program? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		3. Is disability work related? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Undetermined	
When did the employee begin their participation in the Virginia retirement program? 9/1/2015		4. Has the employee filed for: Workers' Compensation: <input type="checkbox"/> Yes <input type="checkbox"/> No State Disability: <input type="checkbox"/> Yes <input type="checkbox"/> No Other: <input type="checkbox"/> Yes <input type="checkbox"/> No Weekly Amount:	

01/2019 **Question** I received a Notice of Decision from the claims examiner, but it looks different, and some images in the email aren't downloading. Why did the Notice of Decision change? Is it safe to download the images?

Answer During our Regional Training sessions over the summer, we announced that changes were coming to the Notice of Decision to make it easier to determine how to properly pay your employees when the increased benefit levels went into effect on 1/1/19. The employee's hire date has been added to the Notice of Decision which allows the plan administrator to calculate how many months of service the employee has accrued and then use the benefit grid to determine which payment schedule applies to that employee. (You will have employees in multiple benefit tiers since their **benefit is based on their individual date of hire with you.**)

VACORP
Initial Decision/Extension Notification

Employee Name:
Claim Number: 00FV5552
Hire Date:
Last Day Worked:
Date of Disability:
Benefit Start Date:
Benefit Approved Through Date:
STD Maximum Benefit Period:
If Maternity, Date of Delivery:
Expected Recovery/RTW Date:
If Denial, Reason for Denial:
Memo (concerns/issues):

Months of Continuous Participation	Work days at 100% Replacement	Work days at 80% Replacement	Work days at 60% Replacement
0-59	0	0	125
60-119	65	25	15
120 or more	65	40	0

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

VACORP
Initial Decision/Extension Notification

Employee Name:
Claim Number: 00FV5552
Hire Date:
Last Day Worked:
Date of Disability:
Benefit Start Date:
Benefit Approved Through Date:
STD Maximum Benefit Period:
If Maternity, Date of Delivery:
Expected Recovery/RTW Date:
If Denial, Reason for Denial:
Memo (concerns/issues):

02/2018 **Question** The new Notice of Decision emails effective 1/1/2019, will now be sent in HTML format. The first example is the Notice of Decision opened in HTML format. The second example will require you to download the embedded images in the email which includes the benefit grid. Alternatively, your email setting can be changed to HTML format so that the email formats properly when opened. You will want to download the images to ensure you can properly receive the "tenure tier" grid that is included.

Answer Please be sure your employees are coming to you as the plan administrator to obtain the customized hybrid disability claim form. Your hybrid plan employees are unable to obtain the customized disability claim form online or to submit their claim telephonically. As the plan administrator, you may access the customized hybrid disability claim form in two ways: 1) the VACORP website (no login required) <http://www.vacorp.org/hybrid-disability/>; and 2) Hybrid Disability AdminEASE (login required) <https://login.standard.com/>. If you have any questions or need training with the claim submission process, please contact account specialists Dedra Tindall and Lori Stevens at hybriddisability@standard.com.

02/2018 **Question** I'm confused about how to fill in the information about my employee's sick leave and compensation on the Employer's Statement.

Answer Employees may use sick leave to cover the first seven calendar days of the Short Term Disability waiting period if they have leave available. In the example below, the employee's last day at work was reported on line 6 as March 25, 2015. In this example, the employee used sick leave to cover the seven day benefit waiting period. The last day of paid sick leave is noted on line 9 as 4/1/15, and was the last day the employee received any compensation from his employer prior to his disability. Lines 9 and 10 match in this example, and will match in most situations. Provided the eighth day of disability is a workday and the claim is approved, the Short Term Disability benefit will become payable at that time and will be the primary source of compensation from the employer. The employee may SUPPLEMENT the Short Term disability benefit with leave if your policies allow it, but if the leave is only supplementing the disability benefit and is no longer the employee's primary source of income, the supplemental leave does not need to be reported on the Employer's Statement. Lines 9 and 10 may not match if the employee has exhausted his sick leave prior to his disability claim. In this situation, line 9 would say "Not Applicable" and line 10 would be the date the employee was last paid for being at work, which should match the date on line 6. The compensation type for this scenario would be regular wages since there was no sick leave left to pay out. The number entered on line 10 should be the last day the employee was paid wages or sick leave prior to the beginning of his disability, and not the date he receives his paycheck. For example - the pay period is 1/1/18-1/15/18 and payday is 1/31. The employee's last day of work was 1/8/18. He had no sick leave left to use. The last date of compensation for this example should be 1/8/18, his last day at work, and not 1/31 when he got paid for that day of work. If you have additional questions about how to complete this section, please contact us at hybriddisability@standard.com for further assistance prior to submitting the Employer's Statement.

5. Employee's earnings: \$ <u>52,000</u> (Check one) <input type="checkbox"/> hourly <input type="checkbox"/> weekly <input type="checkbox"/> monthly <input checked="" type="checkbox"/> annual <input type="checkbox"/> commission <input type="checkbox"/> other <input type="checkbox"/> shift differential <input type="checkbox"/> bonuses Date of last increase: _____ Earnings prior to increase: \$ _____	6. Last active date at work: <u>3/25/15</u>
8. Date employee returned to work: _____	7. Job status when disability began: <input checked="" type="checkbox"/> Full-time (_____ hours/week) <input type="checkbox"/> Part-time (_____ hours/week)
10. Last date through which any compensation was paid by employer: <u>4/01/15</u>	9. Last date through which sick leave benefits were paid by employer: <u>4/01/15</u> What type(s) of compensation was paid on this date? <u>sick leave</u>

01/2018 **Question** An employee wants to file a Short Term Disability claim. Where do we find the customized hybrid disability claim packet?

Answer The hybrid disability has a customized claim packet, which can be found on the VACORP website (no login required): <http://www.vacorp.org/wp-content/uploads/2016/02/%5E%5EDisability-Claim-Form%5E%5E.pdf>, or on your hybrid disability AdminEASE plan administration site (login required). The hybrid disability customized claim packet consists of three pieces, all of which are required for the claim submission to be considered complete. (1) The Employer Statement, which is completed by the employer may be submitted online through your AdminEASE portal, mailed or faxed to the Standard Benefit Administrators using the contact information on the Claim Form, (PO Box 5031, White Plains, NY 10602 or fax 800-378-8361); (2) The Employee Statement, which is completed by the employee should be mailed or faxed to the Standard Benefit Administrators using the contact information on the Claim Form, (PO Box 5031, White Plains, NY 10602 or fax 800-378-8361). The employees do not have a way to submit electronically; (3) The Attending Physician Statement, which is completed by the attending physician should be mailed or faxed to the Standard Benefit Administrators using the contact information on the Claim Form, (PO Box 5031, White Plains, NY 10602 or fax 800-378-8361). FMLA forms are not suitable replacements for the Attending Physician Statement. The physicians do not have a way to submit electronically. After all three sections of the claim are received, the Standard Benefit Administrators will take about one week to make a decision. Otherwise, they will reach out to the employee with details. For additional guidance for claim submission training questions, please contact Dedra Tindall or Lori Stevens with The Standard at hybriddisability@standard.com.

Question Is the Employer required to notify VRS when a Hybrid claimant is approved for Long Term Disability?

Answer Yes. When a Hybrid LTD claim is approved by The Standard, a copy of the approval notification letter is sent to the Employer benefits contact. The job aid document located at this link: <http://www.varetire.org/Pdf/Publications/vldp-ltd-reporting-job-aid.pdf#search=%22Reporting Employees on Long Term Disability with a Comparable Plan Job Aid%22> was created by VRS to help you with administration and required reporting of Hybrid LTD claimants to VRS. If a Hybrid LTD claimant is approved for Social Security Disability Insurance, The Standard will notify the Employer benefits contact and provide the SSDI approval and award dates.

10/2017 **Question** Can the Employer or Employee submit completed FMLA paperwork for a Hybrid Disability Claim?

Answer FMLA paperwork is *not sufficient* to use in lieu of the Hybrid Disability Customized Claim Form's Attending Physician Statement. Each claim submission should include the completed Employer's Statement, Employee's Statement and Attending Physician's Statement in order to be considered a complete claim.

04/2018 **Question** I have an employee on the hybrid plan that has been called out of state to care for her parents. Both of her parents have been hospitalized and are having surgery. Would my employee qualify for a temporary disability under the hybrid disability plan?

Answer No, the VACORP Hybrid Disability Plan provides income protection only in the event that a Hybrid employee is unable to work due to their own physical disease, mental disorder, injury or pregnancy.

09/2018 **Question** A teacher was disabled during summer break, a non-contract period, but she continued to receive her 10 over 12 pay during that time. How do I calculate the Last Day Worked, the Benefit Waiting Period, the Last Day Compensation was paid and the 125th Workday for this disability?

Answer Date of Disability drives every claim, even if the disability occurred during a non-contract period. The Last Day Worked will be the last day of the prior contract year. The Benefit Waiting Period is the next seven consecutive calendar days from the Date of Disability, which counts as Day 1. The last date through which compensation was paid would be the seventh day of disability. The type of compensation in this scenario during a non-contractual period would be spread pay, installment pay, or whatever name your entity has given to the 10 over 12 payments. The Notice of Decision may indicate that benefits become payable on the eighth day of disability, but the Code of Virginia states the benefit is only payable on workdays (contract) days. Payment of the benefit would not begin until the first day of the next contract year, assuming the period of disability extends into the new school year. The 125th workday count excludes non-contract work days so summer break is excluded and the workday count begins with the first day of the next contract year. Contracted work days, Paid Holidays and snow days are to be included in the 125th workday count.

10/2018 **Question:** How do I update the claim examiner when my employee actually goes out on disability?

Answer **First, check the claim status in AdminEASE.**
If the claim does not appear or is marked as incomplete in AdminEASE, the missing pieces of the claim packet will need to be provided before the claim can be processed. You may submit your Employer Statement via AdminEASE or fax to 800-378-8361. The Employee and Physician Statements would need to be faxed to 800.378.8361. Please contact hybriddisability@standard.com if you have questions or need assistance
When the claim's status is showing as anticipatory in AdminEASE, choose one of the following methods to update the claim and include the employee's name, claim number and the employee's last active date at work prior to the beginning of their disability. The actual Date of Disability and the type of delivery for pregnancies (normal or C-Section) is helpful if you have it, but not required. • E-mail hybridclaims@standard.com (Do not send new claims, missing claim documents or correspondence on incomplete claims to this alias. Emails are not suitable for transmitting PHI. Use the secure, toll free fax number below for transmittal of PHI) • OR fax the updated information to our secure fax at 800-378-8361 • OR call 800-426-4332

12/2018, 3/2019 **Question** I just received a call from a hybrid employee who is pregnant. She indicated that her doctor wrote her out the entire FMLA period for recovery, nursing and bonding. Will the employee be able to receive the STD for the entire 12 weeks based on the medical note?

Answer Short Term Disability is payable only while the employee is **medically disabled**, in this case due to pregnancy and delivery. Nursing and baby bonding are not covered conditions for Short Term Disability benefits. If the disability is no longer medically supported beyond the normal pregnancy recovery period dependent on the type of delivery, but the employee chooses to stay out of work longer for nursing and baby bonding and that time is permitted under FMLA, she would need to make arrangements with you to use leave or go unpaid. **Disability is defined as** a physical disease, injury, pregnancy, or mental disorder that prevents an employee from performing the material duties of their occupation with reasonable continuity. This definition is found on page 11 of the [Employee Handbook](#) and on pages 5-6 of the [STD Certificate](#).

Eligibility

Question When does a new employee become eligible for non-work-related disability benefits?

Answer New employees become eligible for non-work-related disability benefits on the day following completion of 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. For teachers, non-contract days count towards the 12-month waiting period.

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

Answer Eligibility aligns with your hybrid retirement program. You begin including new Hybrid plan employees in the disability insurance remittance when you begin reporting them to VRS.

09/2017 **Question I received a request from The Standard for the 125th workday for a Short Term Disability claimant. Why is this necessary and how do I determine the 125th workday in order to provide a reply?**

Answer The Standard will request the 125th workday from the plan administrator on each hybrid Short Term Disability claim. The Standard requests the 125th work day for each claimant in order to have an STD end date in the system, which enables setting the necessary flags for review of a claim to determine whether it may roll to Long Term Disability. The 125th workday also represents the Maximum Benefit Period (MBP) for Short Term Disability benefits under the Hybrid Plan. You would begin counting the 125th workday from the benefit payment start date. Snow days and Paid Holidays are counted as regular working days when counting an employees' 125th working day. Regarding school systems: With school systems having multiple work calendars and 320+ entities under the VACORP hybrid disability plan, The Standard does not have a way to determine the MBP for each Hybrid STD claimant. If the MBP for STD falls AFTER the end of a contracted school year, the 125th MBP are supposed to be "work days", so the MBP should NOT be during the summer months. For STD, the claim would close for the non-contracted time (i.e., summer) and reopen when the contract is active again. If an STD claimant's contract is non-renewed, the 125th workday is still required as they could be eligible for LTD, and the STD MBP allows for the flag the claim for possible LTD transition.

11/2018 **Question Why do I need to provide/verify the Last Day Worked and to provide the 125th workday for a Short Term Disability claimant? How do I determine these dates?**

Answer The Last Date Worked provided on an anticipatory claim is an estimated date of disability. The examiner will verify the last day worked in case an employee became disabled earlier or later than anticipated. A change in the Last Day Worked may impact when a claim should be paid.

Short Term Disability benefits are payable for up to 125 work days (actual duration is based on the diagnosis). Every entity follows a different work day calendar, so the claims examiner must request that you provide the 125th day for each claim, including maternity claims, so the Standard knows the end of the Short Term Disability period.

To determine the 125th work day, use the benefit start date (from Notice of Decision) as day one and count forward 125 work days, including inclement weather days and paid holidays. This link may be helpful for calculating the 125th work day:
<https://www.timeanddate.com/date/weekdayadd.html?d1=23&m1=3&y1=2018&type=add&ad=125>

School Divisions: The 125th work day period count should NOT include non-contracted days, such as fall/winter/spring/summer breaks, but should resume with the next contracted work day.

Example: Pregnant teacher due 10/4/18. Employer's Statement noted her Last Day Worked will be 10/3/18 (day before due date). However, physician removed her from work on 9/29. Since the date of disability changed, the reported Last Day Worked must also change. This impacts the date that benefits become payable and is the reason the claims examiner requests the Last Day Worked when confirming the 125th work day for each claim. **Estimated Last Day Worked from Employer's Statement:** 10/3/18 **Actual Last Day Worked:** 9/28/18 **Date of Disability:** Doctor removed employee from work on 9/29/18 **Benefit Waiting Period** (seven consecutive calendar days, including Date of Disability): 9/29-10/5/18 **Benefit Starts on 8th day of disability (or the next work day):** 10/6/18, which is a Saturday. Benefits are only payable on work days, this claimant works Monday through Friday so the benefit start date shifts to Monday 10/8/18. **Maximum Benefit Period:** start counting 125 work days beginning on 10/8/18. The 125th work day will vary based on the entity/work schedule. Some common scenarios are illustrated below. **School employee:** Non-contracted periods of fall break (11/21-11/23), winter break (12/20-1/1), and spring break (4/1-4/5) are excluded from the 125th work day count. Paid holidays are included. The 125th workday in this scenario would be 4/23/19. **Non-school entity employee working Monday to Friday work week:** Count forward 125 work days, including paid holidays, excluding weekends. The 125th workday in this scenario is 4/1/19. **Non-school entity, shift worker:** If the regular shift is 12 hours every Monday, Tuesday, and Wednesday each week, the 125th work day in this scenario would be 8/7/19. **NOTE:** We recommend converting shift workers to Monday to Friday work weeks for their disability period. This makes it easier to calculate the 125th workday and allows them to satisfy the Short Term Disability Maximum Benefit Period more quickly. They can return to shifts when they go back to work.

Benefit Waiting Period		Question	I have a question regarding the benefit waiting period. I know there is a seven day benefit waiting period before benefits pick up. We have an employee who was in the hospital last week. This employee is able to work this week, but will be scheduled for surgery at the beginning of next month. Is there any way to count the five days that this employee was out last week and in the hospital as part of their first seven days once the surgery is performed – or--- do the days have to run consecutively with the time you are out?
		Answer	Under the state code driving the VACORP Short Term Disability plan, the employee must be continuously disabled during the benefit waiting period of seven calendar days. Unfortunately, the five days your employee missed last week cannot be applied toward the Short Term Disability Benefit Waiting Period of seven continuous calendar days, since there is a gap between when the employee was absent and the scheduled surgery date. This employee will have to satisfy the Benefit Waiting Period of seven continuous calendar days at the time of their surgery in order to claim her Short Term Disability benefits. This information may be found in the Short Term Disability Certificate. The Benefit Waiting Period is noted on page 3 of the certificate, and page 17 of the certificate specifies that those days must be continuous. The relevant text is also noted below for quick referenceL: Benefit Waiting Period: 7 calendar days; Benefit Waiting Period means the period you must be continuously Disabled before STD Benefits become payable for the Benefit Waiting Period. See Coverage Features .
Benefits Calculation		Question	How do we calculate short term disability benefit payment for teachers/employees with Equalized Payroll/Deferred Salary?
		Answer	Short Term Disability (STD) benefit amount depends on how the pay is reported to VRS. If the annual salary is divided by 10 and reported to VRS 10 times, the monthly STD benefit is based on that number. For example, \$20,000 annual salary/10 = \$2,000 credible compensation reported to VRS. STD benefit is 60% of \$2,000 or \$1,200. If annual salary is paid over 12 months and reported to VRS 12 times, example, \$20,000 annual salary/12 = 1,666 credible compensation reported to VRS. STD benefit is 60% of \$1,666 or \$1000. STD benefits cease during non-contract period (summer break). Teachers on STD whose annual salary is reported over 12 months will get an increase in pay when summer starts (contract days end). While their STD benefit stops, their normal payroll would pick back up at 100%. If they remain disabled at the start of the new contract year, they would go back on STD benefit at 60% pay.
		Question	Who issues the benefit payments when a Hybrid employee goes out on Short Term Disability?
		Answer	The employer issues the disability benefit payments (from its usual payroll method).
		Question	Short Term Disability benefits are payable for up to 125 workdays. Are snow days considered workdays?
		Answer	Yes, snow days are workdays. They are not considered an interruption in employment, so they are workdays.
Other Coverage		Question	Can Hybrid Plan employees with employer-provided disability insurance purchase an additional, individual disability insurance policy from an outside vendor? If so, will they remain eligible for the Hybrid Disability benefit?
		Answer	Hybrid Plan employees may purchase individual disability insurance from another vendor and remain eligible for the Hybrid Disability Program benefits. <u>However, this provides duplicate coverage</u> . Since you already provide disability insurance for the Hybrid Plan employees, it is unnecessary for them to purchase individual disability insurance after the 1 year waiting period ends. It is within your discretion, as employer, whether you allow individual payroll deductions for this duplicate coverage.
Pension Contribution Benefit	07/2017	Question	I received a Pension Contribution Benefit/Policyholder Information Request Form Letter from The Standard for one of my employees that is nearing the end of the Short Term Disability period and will be transitioning to Long Term Disability. Is there an example form letter available that explains the requested information to guide my responses?
		Answer	Yes, attached is an example form letter provided by The Standard to assist you in completing the requested information. If you have questions or need additional assistance, please email hybriddisability@standard.com .
Rate Guarantee	<i>current</i>	Question	I received information from VRS that the Hybrid Disability Rate was changing effective on July 1, 2016. Does this affect my group?
		Answer	There has been <u>no rate change</u> for the VACORP Hybrid Disability Program administered by the Standard. In fact, our rates are locked in until July 1, 2019. VRS increased its rate for the Virginia Local Disability Program; however, your entity opted out of the State's VLDP and participates in VACORP's comparable program.
Boot Camp Training	02/2018	Question	We received an invitation to a Boot Camp meeting, but there are only four meetings scheduled and none are convenient to me. Will additional meetings or locations be added to the schedule?

Answer
The Boot Camps are new in 2018, and meant for those who need basic training on the Hybrid Disability plan provided by The Standard, such as entities with little to no claims activity or entities with new Hybrid Disability plan administrators. If you have attended previous regional meetings or had a training session with dedicated account specialists Dedra Tindall and Lori Stevens, either in person or by phone, attending a Boot Camp may not be for you. The more complex regional training workshops will be held May-August, 2018, at various locations throughout the Commonwealth. The dates, times and locations for the regional training workshops are being finalized now, and invitations will be coming soon.

**Regional
Training**

05/2017 **Question** **Are you planning to attend a 2017 Hybrid Disability Regional Training Meeting? Where and when? See attached schedule.**

Answer Check e-mail for the most recent reminder with RSVP from Nancy Grasso at OneDigital, sent May 8, 2017. Questions? Please email hybriddisability@standard.com

06/2018 **Question** **I would like to attend one of the 2018 Regional Training Workshops for plan administrators being held this summer throughout the Commonwealth. Where can I find the schedule and how do I register?**

Answer **Answer:**
The 2018 Regional Training Workshops are underway, and the schedule runs through August 15th. The invitations are being sent on the 1st and 15th of each month by OneDigital, through August 1st. In case you have missed the invitation, here is a link to the schedule and registration form: [Registration Link](#). We look forward to seeing you there!