

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 Anthem 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, but Anthem will reach out to medical providers to obtain this information directly at no cost to the employee.
Online Access		Question Anthem offers online access to communicate and manage disability claims. How do we obtain individual logins?
		Answer Complete the Online Access Agreement found in the Hybrid Disability Section of www.VACORP.org/hybriddisability
		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 should be directed to 844-404-2111
Contacts	06/2017	Question Whom should I call with questions about an active hybrid disability claim?
		Answer Contact the Disability Case Manager assigned to the claim or call 844-404-2111
Contacts	12/2017	Question Whom should I call or email with questions about an active hybrid disability claim?
		Answer Contact the Disability Case Manager assigned to the claim or call 844-404-2111
	07/2018	Question Whom should I call or email with questions about an <u>incomplete</u> hybrid disability claim?
		Answer Contact the Disability Case Manager assigned to the claim or call 844-404-2111

**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, where you report monthly payroll (creditable comp) totals of all employees in the Hybrid Retirement Plan. After a disability claim is made, Anthem 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 you 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.

07/2017 rev. **Question** **Would employers continue to pay for employees that are out on leave without pay (LWOP)?**

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 online https://myspecialtyappsanthem.com/Claims/ALIC or by calling 844-404-2111. Anthem will contact the treating physician to complete the Attending Physician's Statement.
Claims	Question	Where can I direct my hybrid plan employees to obtain a disability claim form?
	Answer	The employer and employee complete their portions online https://myspecialtyappsanthem.com/Claims/ALIC or by calling 844-404-2111. Anthem will contact the treating physician to complete the Attending Physician's Statement.
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. 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.
Claims	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 employer and employee complete their portions online https://myspecialtyappsanthem.com/Claims/ALIC or by calling 844-404-2111. Anthem will contact the treating physician to complete the Attending Physician's Statement.
	Question	Is the Employer required to notify VRS when a Hybrid claimant is approved for Long Term Disability?
	Answer	Yes. VRS provides additional information and resources for this notification.
10/2017	Question	Can the Employer or Employee submit completed FMLA paperwork for a Hybrid Disability Claim?
	Answer	FMLA paperwork is <i>not sufficient</i> 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.

Claims	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.
Claims	10/2018	Question:	How do I update the claim examiner when my employee actually goes out on disability?
		Answer	Call Anthem at 844-404-2111
Claims	12/2018	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.

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.

Eligibility

Question **Why do I need to provide the employee's 125th workday for a Short Term Disability claim? How is this determined?**

Answer This info is needed 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: If the MBP for STD falls AFTER the end of a contracted school year, the 125 days 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 and the claimant is still disabled. If an STD claimant's contract is non-renewed, the 125th workday is still required as they could be eligible for LTD.

**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.

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.
Rate Guarantee	Question	Does Anthem have a rate guarantee for the VACORP Hybrid Disability Program
	Answer	Yes, Anthem rates are guaranteed through June 30, 2024.