



Disability Claims Process

Personal support through each step to get
back to health, back to work and back to life.

AnthemLife



VACORP





Start to Finish our Focus is on the employee

Back to health, back to work and back to life with support at every step

Our disability claims process is designed to follow our philosophy of providing more than just benefit checks.

Our team will help make sure your employees get

- **personal assistance** and
- **access to support programs**

Short-Term Disability Intake

Submit a Claim



Customer Service

Submit Claim

Employer or employees can start a claim by phone, fax, mail or online

Receive Claim Packet

For claims submitted online or by phone, we'll mail or email a claim packet to the employee when the claim intake is complete that includes:

- ✓ A welcome letter
- ✓ A Release of Information form
- ✓ Resource Advisor brochure
- ✓ Reimbursement agreement

Designated Disability Case Manager Assigned



The Disability Case Manager develops ongoing relationship with employees and human resources staff to create custom action plans and explore return-to-work opportunities

Short-Term Disability Disability Case Manager

Coordinating management of the claim with a focus on return-to-work

- Manages claim and adjudication
- Determines best course of action
- Coordinates resources and ensures compliance
- Develops ongoing relationship with employees and HR staff to create case-specific action plans based on the details of each claim
- Explores return-to-work opportunities



Disability Case Manager



Lends support
and
coordinates
resources

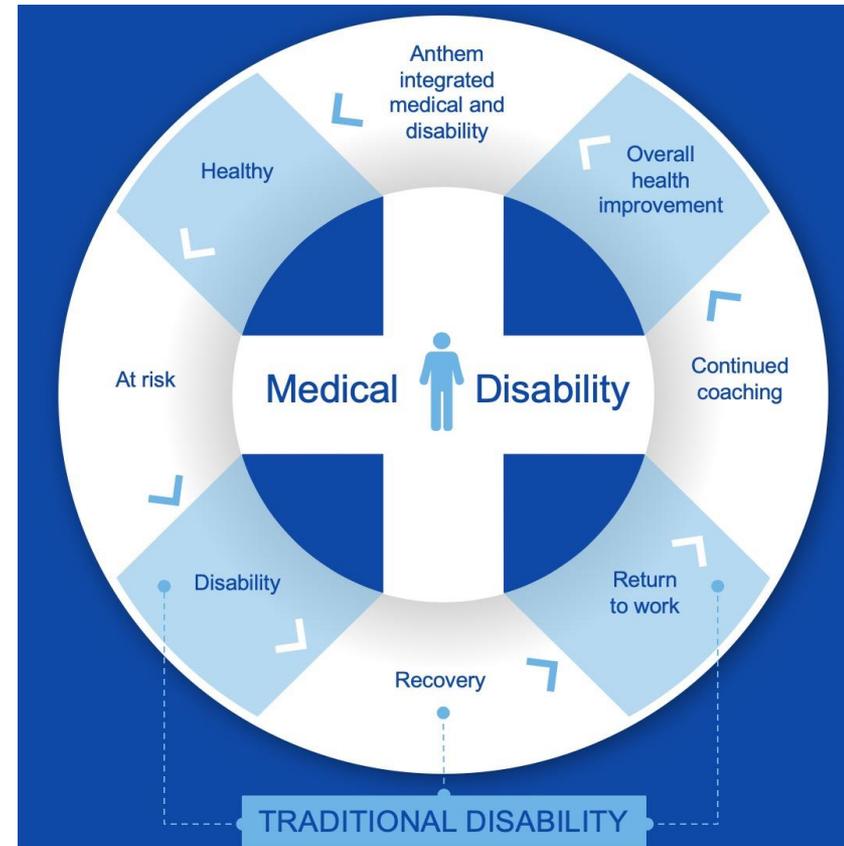
Anthem Whole Health Connection: Productivity Solutions

A proactive, integrated approach to employers' medical, disability and absence management program that helps employees get back to health, back to work and back to life.

And it's uniquely ours.

Productivity Solutions is available for employees with an Anthem medical plan and Anthem short-term disability coverage.

Note: This is available for Hybrid Employees with an Anthem medical plan. If adding legacy coverage Productivity Solutions would also apply.



Anthem Whole Health Connection: Productivity Solutions

Disability case managers

Guiding your employees through the short-term disability process by:

- Acting as a single point of contact** for their questions and needs.
- Advocating for them** by determining their risk for an extended disability.
- Coordinating return-to-work plans** between them, their health care providers and your human resources department.
- Reviewing and sharing relevant information** with the program's medical nurse care managers

Medical nurse care managers

Helping your employees get *and stay* healthy by:

- Identifying issues** that can keep them out of work.
- Taking care of any issues** as quickly as possible.
- Working with them** on how to get the most out of the health and disability management programs available to them.
- Referring them to health and wellness programs**, such as ConditionCare for those who have chronic health issues and Future Moms for those who are pregnant

Employee Experience



Online Claim Intake

- Employee or representative submits a claim online at <https://myspecialtyappsanthem.com/Claims/alic> as soon as you know you will be missing work.
- Once the claim is submitted online, you'll receive a confirmation summary of all the information you entered.
- STD claim packet sent to employee.
- Employee returns signed release forms via US postal mail, fax, email, if the forms were not submitted online.
- Disability Case Manager will begin claim review and three point contact: Employee, Employer and Physician.
- Disability Case Manager accesses medical information to assist in processing your disability claim. This can include: pharmacy records, Utilization Management (UM) and Case Management (CM) records, Condition Care Programs and Future Moms.
- For Chronic or long-term conditions you may be contacted by a medical nurse case manager, they will work closely with you and your disability case manager to help you get better.
- During your disability we will work with you, your doctor and your employer to help you return to your job when it is time.

Online Claim Submission and Reporting Tool - DEMO

- Short Term Disability
- Long Term Disability

Type of Claims	Number of Claims Received in Reporting Period	Number of Claims Closed in Reporting Period	Average Duration (days) of Claim Closed in Reporting Period
VSTD	2	2	27.5

Employee Experience



Telephonic Claim Intake

- **Employee or representative calls VACORP's dedicated phone number, 1-844-404-2111, as soon as you know you will be missing work.**
- **Customer Service Representative will complete the claim intake interview.**
- **STD claim packet sent to employee.**
- **Employee returns signed release forms via US postal mail, fax, or email.**
- Disability Case Manager will begin claim review and three point contact: Employee, Employer and Physician.
- Disability Case Manager accesses medical information to assist in processing your disability claim. This can include: pharmacy records, Utilization Management (UM) and Case Management (CM) records, Condition Care Programs and Future Moms.
- For Chronic or long-term conditions you may be contacted by a medical nurse case manager, they will work closely with you and your disability case manager to help you get better.
- During your disability we will work with you, your doctor and your employer to help you return to your job when it is time.

Employee Experience



Paper Claim Intake

- Employee or representative submits a claim form as soon as you know you will be missing work.
- Claim forms can be accessed via the VACORP site.
- STD claim packet sent to employee.
- Employee returns signed release forms via email, fax or US Postal mail
- Disability Case Manager will begin claim review and three point contact: Employee, Employer and Physician.
- Disability Case Manager accesses medical information to assist in processing your disability claim. This can include: pharmacy records, Utilization Management (UM) and Case Management (CM) records, Condition Care Programs and Future Moms
- For Chronic or long-term conditions you may be contacted by a medical nurse case manager, they will work closely with you and your disability case manager to help you get better.
- During your disability we will work with you, your doctor and your employer to help you return to your job when it is time.

Short-Term Disability Transition

Beyond Short-Term Disability

We proactively review claims for short-term disability to long-term disability transition

When your claim looks like it may be longer term, there is no need for you to file a new claim:

- The Short-Term Disability Case Manager initiates the review of the claim half way thru (at the latest) and will evaluate the likelihood of the claim transitioning to LTD.
- When transition is evident the Short-Term Disability Case Manager will engage the Long-Term Disability Case Manager. The two will collaborate on a transition plan to best support the employee.



VACORP's Disability Claim Team

Tondelayo (Ton) Albritton
Short Term Disability
Team Lead



Ton is a STD Disability Case Manager Lead. She's provided Anthem and its clients with excellent service since 2008. Ton has great passion for helping people.

James Perryman
Short Term Disability
Case Manager



James is really passionate about the work we do – helping members at their most vulnerable time. He believes that when you're passionate about your work, it is no longer work, and it's a guarantee that you'll perform at your best.

Nicole Timmons
Short Term Disability
Case Manager



Nicole prides herself on providing great customer services and the ability to get the job done right the first time.

Evan Williams
Short Term Disability
Case Manager



As an STD Case Manager, Evan will process STD claims for the VACORP account. He strives to create long-lasting meaningful relationships with his clients and claimants.

VACORP's Disability Claim Team

Carol Lynn Barrentine
Long Term Disability
Team Lead



Carol Lynn has been with Anthem for 16 years. Carol Lynn is known for great customer service skills.

Tricia Steele
Long Term Disability
Case Manager



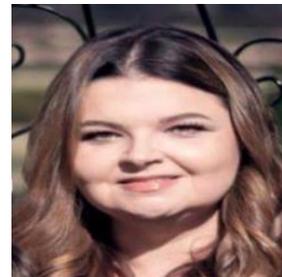
Tricia has 42 years' experience in the insurance industry. She believes in treating others as she would want to be treated, imagining herself in their situation. Clients/claimants are our top priority and rely on us to do what is right for them.

Tanya Lestage
Manager Disability Claims
Operations – STD



Tanya has over 40 years' experience in medical and disability. She has been with Anthem for 9 years as Manager of the STD department. Tanya has a great passion for her job.

Stefanie Rushing
Manager Disability
Claims Operations – LTD

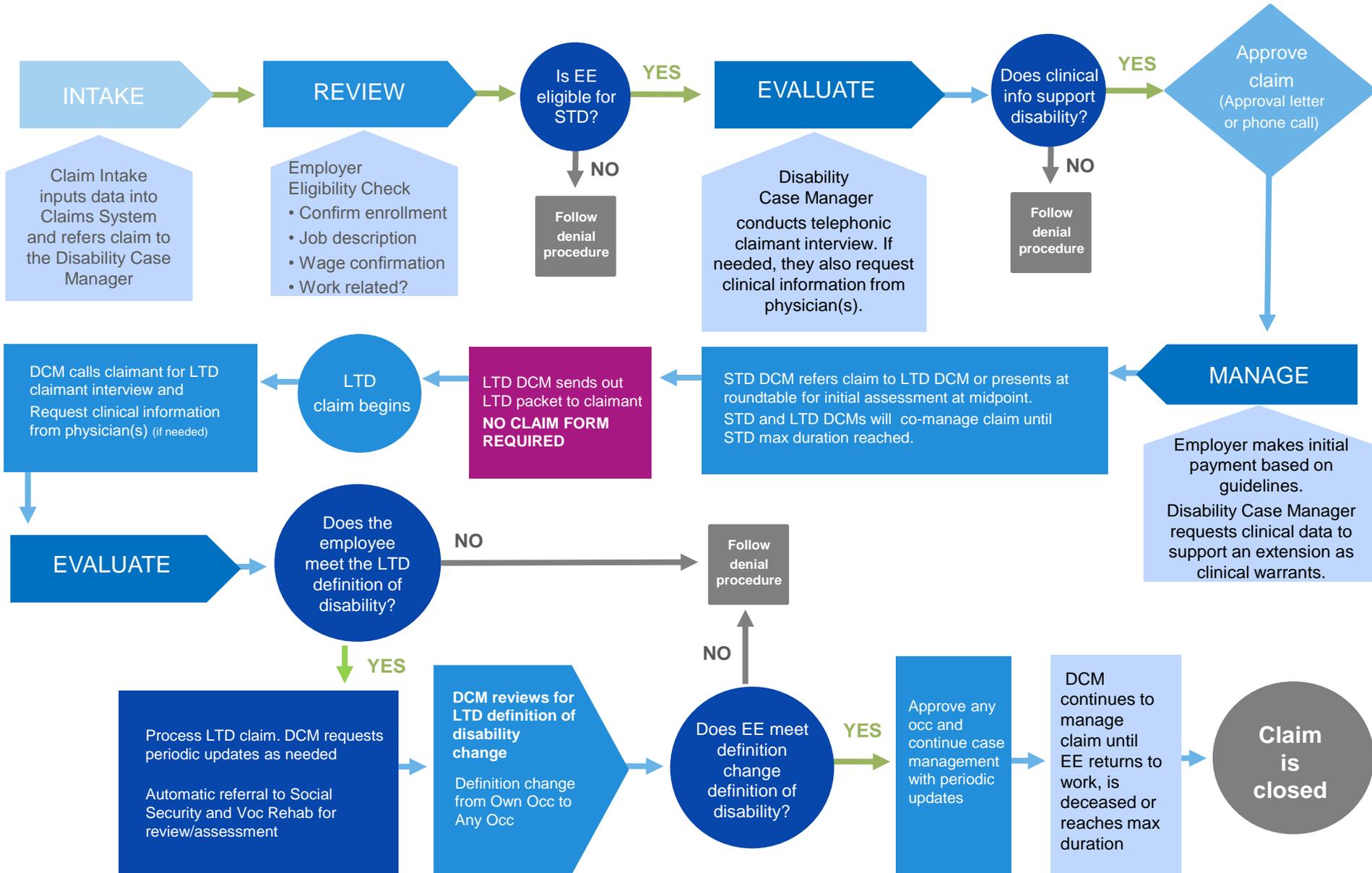


Stefanie is a highly experienced professional with robust experience in LTD and Risk Management, with 15 years of experience in Life and Disability Claims.

The entire Anthem team looks forward to developing a wonderful working relationship with VACORP and the participating groups!

Appendix

Short-Term Disability to Long-Term Disability Claim Process Workflow



Contact Information



Disability Service Center

P. O. Box 105426

Atlanta, GA 30348-5426

Customer Service: 844-404-2111

Toll Free Fax: 800-850-0017

Shared Email: disability@anthem.com

STD Contact Information

STD Team Lead

Ton Albritton

1-844-404-2111 ext 102 135 5075

Tondelayo.Albritton@anthem.com

LTD Contact Information

LTD Team Lead

Carol Lynn Barrentine

1-844-404-2111 ext 102 135 5048

Carol.Barrentine@anthem.com

Billing Questions or Concerns: VACORP

- billing_hybriddisability@riskprograms.com

Retirement or Navigator Questions: Virginia Retirement System

- Call Center – 888-827-3847

Assistance with Leave Policies or Employee Benefits Questions: OneDigital

- Nancy Grasso, 804-762-7076, ngrasso@onedigital.com
- Carrie Bartlett, 804-249-5152, cbartlett@onedigital.com

Questions?

