



Did you or someone in your office miss the regional meetings? The recorded webinar can be found in 2 places:

- VACORP website, <http://www.vacorp.org/hybrid-disability/>
 - “VACORP Hybrid Disability Program Review-Anthem Webinar” - scroll to the bottom of the page, it is the last webinar listed under Training.
- YouTube: <https://youtu.be/XK1Og-y1toc>

2019 VACORP Hybrid Disability Program Review FAQs

RFP Process & Enrolling with Anthem

- **Why didn't other carriers quote this program?**
 - There is a complexity with the state legislation that has deterred other disability carriers from participating in the VLDP. Traditionally when quoting disability insurance, they prefer known risk with a set census of employees to be covered, because the hybrid employee population continues to grow, new hire information is unknown.
- **Can we defer enrollment? Or can we join the VACORP Anthem plan at a later time?**
 - You are able to come in at a later time, however we encourage all current entities to join now to maintain the pool and spread risk.
- **What size are the employers in the VACORP VLDP plan?**
 - Employers range in size from 2 employees up to thousands.
- **What are the current rates for the VLDP with VRS and Unum?**
 - Per the VRS website, Teachers pay 0.41 percent of Hybrid Retirement Plan covered payroll and Political Subdivisions pay 0.72 percent of Hybrid Retirement Plan covered payroll.
- **Are we able to leave at a later date if we join the VACORP/Anthem VLDP plan?**
 - Yes, you will need to provide the proper notification of your intent to leave, but you are able to leave in the future.
- **Will we get individual / personalized VACORP / Anthem proposals?**
 - Yes. They will be issued by the end of April.
- **Will the billing process change with VACORP?**
 - No. VACORP will still process all billing. The only difference will be that the payment will be sent to Anthem starting July 1.



- **Do we need to sign anything if we are staying with VACORP and moving to Anthem?**
 - No, you will be moved to the Anthem program effective July 1. VACORP will send out an addendum for your entity to sign once we get closer to July 1.
- **If we are interested in paying via ACH, should we wait for 07.01.2019?**
 - You can actually set this up with VACORP now, you do not need to wait until July 1. Please reach out to Stephanie Heintzleman (sheintzleman@riskprograms.com) for additional information on setting up ACH.

Claims Process with Anthem

- **We have Anthem medical and have had issues with the platform migration that started last year. How is the Anthem Disability technology different? Will we have the same problems?**
 - Anthem medical changed administrative systems and certainly experienced issues. The good news is the VACORP administration is staying the same. Everything will run through VACORP as it does now. The plan is using Anthem for claims only in the form of Advice to Pay on STD and actual benefit payments on LTD. This is a system that has been used by Anthem for years and won't be changing. The claims system and implementation is a totally different scenario from medical platform migration.
- **When will Anthem start paying claims?**
 - Beginning July 1, 2019, for dates of disability 7/1/19 and beyond.
- **When an employee has a claim, who will submit the claim?**
 - The employee can call the dedicated telephone number to submit the claim. The employer and employee also have the option to call in or submit the claim online.
- **Anthem stated that they can access medical information if we are a current Anthem medical client, but an employee must give permission. What happens when an employee declines to give permission for access to medical claims?**
 - Employees are able to say no, however this could cause the process to take longer, as we may need to contact the treating physician for information. Please note that the medical information accessed through our internal system is used to approve a claim, but never to deny a claim.
- **What happens if an employee is out on claim prior to July 1, 2019?**
 - The Standard will continue to pay the claim or provide claim advice until the employee is back at work full-time.
- **As the plan administrator, how will I know about claims?**
 - A website portal will be available to monitor all claims for each entity that participates. Email updates will also be provided.



- **How will a claim be initiated?**
 - An employee or employer can call in to the dedicated Anthem phone line for the VACORP program. Employers can also initiate online.
- **We have an employee who is currently on short term disability, going to long term at the end of April. How will this be handled?**
 - The Standard will handle all claims that have a START DATE prior to July 1, 2019. Claims incurred on or after July 1, 2019 will be submitted to Anthem and they will provide claims determination.
- **Will there be a portal or information sharing mechanism where the employer can see updates to our claims so we know where our employees are in the process, whether it be approval, RTW, etc?**
 - Yes, there will be a site where you can access this information online. Once we set up trainings, we will share the information on how to access the site.
- **How are claims handled for those employees that do not have health insurance OR have a different health insurance provider? Will that extend the claim process?**
 - Very similar to process today with a few enhancements. Anthem offers telephonic or online claims filing and utilizes a three point contact- Employee, Employer and Physician. Anthem will pursue the necessary information from the attending physician.
- **It was stated that internal medical data was used to approve a claim but not to deny one. What information is used to deny a disability claim?**
 - Anthem will look at all information received from the physician and the employer to verify eligibility as well as determine that the claimant's condition and limitations meet the plan's definition of disability and should be approved. The good news is that the most prevalent cause of claim denials, the pre-existing condition provision, is not included in the VACORP plan.
- **How is Anthem going to verify that the employee is a Hybrid VRS member and meets the one year eligibility requirement?**
 - Similar to the process today, the employee and/or employer will be asked for a hire date. Anthem will verify with each entity that the information provided is correct so that the correct benefit will be paid to the employee.
- **Will the new policy have exclusionary language for an employee who has another disability policy?**
 - There will be no offset for an individual disability policy.
- **We have employees contacting us now for future claims dated after July 1, 2019. When will we have materials available to provide to them?**
 - Soon! Now that we have completed the roll-out meetings, additional materials and trainings will be provided for claims administration with Anthem after July 1.



- **Can you tell me how the payment to employees actually works? Does Anthem cut the check to employees or does the employer continue paying the employees and Anthem then reimburses the employer?**
 - The process for payment to employees will work the same as it does today. After July 1, 2019 Anthem will determine if a claim should be paid. For Short-Term Disability, the entity is responsible for paying the employee their determined benefit. For Long-Term Disability, Anthem will establish payment to the employee.
- **How can an employee file a claim?**
 - They can call, submit online, or complete a paper submission.
- **How can an employee file a claim online? Is it a secure site that protects personal information?**
 - <https://myspecialtyappsanthem.com/Claims/ALIC> is a secure site where an employee or employer can go to submit a claim.

Virginia Local Disability Program (VLDP) Specific Questions

- **Has anything changed with the legislation for the hybrid program?**
 - No, the legislation has not changed. All requirements in place today will continue after July 1, 2019.
- **There is a 1% mandated benefit if an employee is awarded social security disability? Do you have a better avenue to get these funds to VRS?**
 - OneDigital is working with VRS to determine if they will accept the 1% retirement contribution for those out on disability directly from Anthem. We will provide updates as more information is available. For the time being, you will continue to receive the 1% payment from The Standard and/or Anthem after July 1, 2019.
- **Can you provide guidance on when an employee can be terminated from employment when they are out on LTD?**
 - The Family Medical Leave Act (FMLA) offers job protection for 12 weeks. Entities are not required to hold an employee's position beyond 12 weeks. The VLDP does require you to pay your contribution towards medical benefits and pay their wages via the self-funded disability product for the first 125 workdays.
 - Once an employee transitions to LTD there is no mandated employer responsibility.
 - None of this supersedes ADA.
- **Do employees who are in the current Hybrid Disability plan have to start their waiting period over?**
 - No, the move to Anthem will not affect any waiting periods for benefits to begin.



Anthem Value Added Benefits

- **Who is eligible for Anthem's Perks at Work Plan?**
 - All Hybrid employees enrolled in the VACORP program.
- **Our entity provides a Stand-Alone EAP for employees. How is the Anthem EAP/Resource Advisor program different?**
 - The Anthem EAP/Resource Advisor program provided through the VACORP VLDP is considered "EAP Light". Some functions are not available like specific reporting, crisis management, on-site training, etc. This program is meant to complement any current EAP program and add to those benefits.
- **What is Worksite Accommodation?**
 - Anthem will proactively review claims to provide guidance to entities and make recommendations on worksite accommodations for employees that have a potential claim or are coming back from being out on claim. Anthem, while coordinating with the employee, employer and attending physician will work to find ways to get employees back to work. Sometimes this calls for a worksite modification such as a stand-up desk. Anthem will purchase this equipment to facilitate the employee either staying or returning to work.

Anthem Account Management

- **How many case managers will Anthem assign to the VACORP VLDP?**
 - There will be 3 dedicated Disability Case Managers for Short Term Disability and 2 dedicated Disability Case Managers for Long Term Disability when Anthem takes effect July 1, 2019. There will also be a dedicated Account Manager assigned only to the VACORP VLDP plan. The Account Manager will be responsible for scheduling, communicating and facilitating road shows and be the main point of contact for most client questions. Anthem will monitor the need for additional staffing and make adjustments as needed moving forward.

Additional Training

- **Will there be additional trainings and bootcamps in the future to continue our training on the new Anthem program?**
 - Yes! We will continue ongoing trainings as we have in the past. More to come on summer and fall sessions!
- **I wasn't able to attend a session in person or the live webinar. Will any sessions be recorded?**
 - Yes! The recorded webinar will be available on the VACORP website.



- **Will there be a more detailed review around the actual processing of claims? Anthem processes? The Anthem website? Etc?**
 - Yes, as we get closer to July, we will be rolling out additional training sessions on the more detailed day-to-day functions of the program. VACORP will still be processing the billing the same way as before, but the Anthem claim administration will be different (and hopefully easier)
- **Once we implement with Anthem, will we have a dedicated representative for our locality that we can contact with questions or concerns?**
 - Yes, Anthem is in the process of hiring a dedicated Account Manager for the VACORP program. Anthem will also provide additional Account Management support to help service the VACORP account on a day to day basis.

Legacy / Plan 1 & 2 Disability Coverage

- **Why should we consider offering STD and/or LTD benefits to the Plan 1 & 2 employees? They have VRS disability.**
 - Plan 1 & 2 employees must meet Social Security requirements to be determined permanently disabled through VRS. This takes time, typically 2-4 years, and only covers those that are permanently disabled.
 - To provide equity for all disabilities, for example – maternity, we recommend offering a disability plan to Plan 1 & 2 employees.
- **If we opted for Plan 1 and 2 employees to be covered, would the Resource Advisor Program and Perks at Work apply to them as well?**
 - Yes, this will be included in any Legacy/Plan 1 & 2 Coverage provided by Anthem.
- **Will this change to Anthem be automatic with our Legacy plan employees? If not, what do we need to do?**
 - If you offer Legacy/Plan 1 & 2 disability coverage today, the change to Anthem will not be automatic. If you would like to get information on pricing from Anthem for your Legacy Plans, please reach out to Carrie Bartlett with OneDigital at cbartlett@onedigital.com
- **Today with the Legacy and Hybrid programs we have two separate logins to manage information. Can Anthem simplify this?**
 - Yes! If you offer legacy coverage through Anthem, you will have one login for your Hybrid and Legacy employees.

If you have additional questions, they can be addressed to Stephanie Heintzleman at sheintzleman@riskprograms.com.

Thank you!
VACORP, Anthem & OneDigital