

Group Short Term Disability Program



Virginia Association of Counties Group Self Insurance Risk Pool (VACORP)

Group # AL0006723

Effective date: July 1, 2019

Group Short Term Disability (STD) program provided for its participant by the Sponsor and administered by Anthem Life Insurance Company helps provide financial protection for covered members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this program is paid by your Employer.

Employer means any unit of local government or other local agency, public entity, school, jail, department, board, or authority in the Commonwealth of Virginia which a) is eligible for and is participating in the Virginia hybrid retirement program described in §51.1-169 of the Code of Virginia, b) has signed a Participation Agreement with VACORP, and c) whose participation under the program has been approved in writing by the Policyholder.

Please refer to the plan summary document and your employee handbook, and for specific plan details, eligibility definitions, limitations, and exclusions

Eligibility

Definition of a Member: You are a member if you are:

1. an employee of the Employer who is participating in the Virginia hybrid retirement program described in §51.1-169 of the Code of Virginia.
2. a regular full-time or part-time employee of the Employer, working for pay on a scheduled normal week of at least 10 hours required per week; and
3. A citizen or resident of the United States.

You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Class Definition:

Class 1: All Eligible Employees participating in the VRS Hybrid Retirement Plan

Eligibility Waiting Period:

None

Benefits

Group short term disability weekly benefit amount:

Work related disability

Months of continuous service	Work days @ 100% of Weekly Earnings	Work days @ 80% of Weekly Earnings	Work days @ 60% of Weekly Earnings
<60 months	0	0	125
60 - 119 months	85	25	15
120 months or more	85	40	0

Non-work related disability

Months of continuous service	Work days @ 100% of Weekly Earnings	Work days @ 80% of Weekly Earnings	Work days @ 60% of Weekly Earnings
0 – 12 months	0	0	0
13 – 59 months	0	0	125
60 - 119 months	25	25	75
120 - 179 months	25	50	50
180 months or more	25	75	25

Minimum Weekly Benefit

None

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 7 days for accident, 7 days day for illness.

Maximum Benefit Period

The maximum benefit period determines how long benefits will be paid. The maximum benefit period is 125 work days.

Definition of Disability

Disability means during the Elimination Period and thereafter because of your injury or illness, you are unable to do the material and substantial duties of your own occupation, or your disability work earnings, if any, are less than or equal to 80% of your weekly earnings.

Partial disability benefits

If you are able to return to work part-time, you may still receive a portion of your short term disability benefit to help fill the gap in your income.

Catastrophic Conditions

Additional 20% benefit if STD benefits are payable. When combined with the STD benefit, the total benefit amount cannot exceed 80% of creditable compensation.

Maternity benefit

Short term disability benefits for pregnancy are provided the same as for a disability caused by an illness.

Value Added Services

Resource Advisor

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services, legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840.

Virginia Association of Counties Group Self Insurance Risk Pool (Program Sponsor) has endorsed an employer-funded short term disability income benefit (Program) for certain employees of local public entities whose participation under the Program has been approved in writing by the Program Sponsor. Employers are solely responsible for payment of all risks, liabilities, benefits, and claims under this Program.

Anthem Life will perform certain administrative services for the Program, including advising and assisting Program Sponsor with preparation and revision of the Program. Anthem Life has no authority or obligation with respect to management or investment of the assets of the Program or Employer's right of subrogation under the Program.

This is not a contract. It is a brief description of the STD benefit program endorsed by the Program Sponsor and administered by Anthem Life. The controlling provisions are in the Program Document adopted by the Program Sponsor. The Program Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Program document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of the coverage, contact your human resources representative. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: summary document, your employee handbook, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Exclusions and limitations are listed in detail in the summary document, your employee handbook, or trust agreement that applies to this product.

The Value Added additional services are not a part of the summary document, your employee handbook, or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

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