

# Hybrid Disability Boot Camp Fall 2021



VACORP



Anthem<sup>®</sup>Life 



# Introductions



VACORP

## VACORP

Stephanie Heintzleman, Member Services Director



## OneDigital

Nancy Grasso, Regional Vice President

Ritter Jonas, Business Development Executive



## Anthem

Michael D'Achille, Director of Sales

Tiffany Sensabaugh, Account Manager

Kim Leavell, Administrative Assistant



# Agenda

- Resources & Training
- Hybrid Disability Program Review
- Claim Process
- Common Questions
- Employee Assistance and Resources
- Billing & Remittance
- Supplemental Health
- Leave Policies

# Resources & Training

# VACORP's Website:

[www.vacorp.org/hybrid-disability](http://www.vacorp.org/hybrid-disability)



## Hybrid Disability

VACORP worked with OneDigital to create the Hybrid Disability Program. We are proud to offer this program for VRS Hybrid Retirement Plan employees. Our goal is to provide the required benefits with stable pricing. With the large number of participants and Anthem as program administrator, this goal continues to be met. In fact, Anthem reduced program pricing when it became administrator and guaranteed rates through June 30, 2024.

The Hybrid Disability program was established in response to state legislation requiring governing bodies to provide a comparable plan of employer-paid long-term and short-term disability insurance for Hybrid Plan employees. All entities in VRS are eligible for this program.

If you would like additional information, please use the following contact information:

Disability Claims: 844-404-2111

**Billing Information:** [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com)  
**Guidance on Sick Leave Implications:** [ngrasso@onedigital.com](mailto:ngrasso@onedigital.com)  
[rjonas@onedigital.com](mailto:rjonas@onedigital.com)

While Anthem handles disability claims administration, VACORP handles the billing for this program.

Below are documents and links to information of interest to Hybrid Program participating employers and employees. Please click on the links to review and download.

### Program Contacts

[Hybrid Disability Plan Contacts](#)

### Billing

[Billing Introduction](#)

[Question of the Month](#)

### Claims

[VACORP Hybrid Disability Plan Employee Handbook Revised Feb 2020](#)

[How to Report Disability Claims by Telephone](#)

[EMPLOYER-Manual-Online-Claims Reporting](#)

[EMPLOYEE-Manual-Online-Claims Reporting](#)

[Hybrid Disability Program FAQs](#)

[Online Claims Reporting User Agreement Universal](#)

[FAQs- Claims Process Review](#)

[VACORP Hybrid Disability Program – Anthem Disability Claims Process Webinar](#)

[VACORP Disability Claims Process Presentation Slides](#)

[Hybrid Disability Eligibility Template-Anthem](#)

### Employee Information

[VACORP LTD Certificate with Lifetime Security Benefits 11-6-2020](#)

[VACORP LTD Certificate without Lifetime Security Benefits 11-6-2020](#)

[Long Term Disability Benefits at a Glance 7-1-2019](#)

[Short Term Disability Summary Plan Description 11-1-2020](#)

[Short Term Disability Benefits at a Glance 7-1-2019](#)

[VACORP Hybrid Disability Telephonic Claims Reporting Info Sheet](#)

[VACORP Hybrid Disability Plan Employee Handbook Revised Feb 2020](#)

[EMPLOYEE-Manual-Online-Claims Reporting](#)

[Anthem Resource Advisor](#)

[Perks at Anthem](#)

### Employer Information/Training

[Hybrid Disability Fall Training-October 2020 – slides](#)

[Hybrid Disability Fall Basic Training – Webinar Oct 2020](#)

[VACORP Employer Manual Online Claims August 2020](#)

[STD-to-LTD-Claim-Transition-Process-Webinar-Summer-2020](#)

[STD to LTD Claim Transition Process Webinar – Summer 2020 – Slides](#)

[Anthem Proposal Summary – All Hybrid Disability Rates](#)

[2019 VACORP Hybrid Disability Program Review FAQs](#)

[VACORP Disability Claims Process Presentation Slides](#)

[VACORP Hybrid Disability Program – Anthem Disability Claims Process Webinar](#)

[Short Term Disability Benefits at a Glance 7-1-2019](#)

[Long Term Disability Benefits at a Glance 7-1-2019](#)

[Hybrid Disability Spring Training 2020 slides](#)

[Hybrid Disability Boot Camp Training – Webinar-Spring 2020 Video](#)

## Question of the Month

- Each month, a popular question or important information is included with the monthly billing statement from VACORP. A repository of these questions is housed on the VACORP website and is updated quarterly. <http://www.vacorp.org/wp-content/uploads/2021/03/QOM-Mar-2021.pdf>

## Hybrid Disability Training - Spring and Fall Annually

- Basic Training: Perfect for new hires involved with Hybrid Plan administration, for entities with little exposure to Hybrid claims, and for those who need a refresher on plan administration.
- Advanced Training: Take a deeper dive into benefit details, plan features and complex claim scenarios.

## Personalized Training

- The Anthem Account Manager is available for personalized training. This is a great alternative for an entity with a large HR staff, unable to attend a training session, or with turnover in key HR positions. Training sessions may be customized to focus on the specific training needs of an employer.

# Anthem Contacts



## Disability Service Center

(844) 404-2111

Live representative M-F 8am to 8pm

Interactive Voice Response 24/7

To ask a question about a specific claim,  
email [vacorpclaims@anthem.com](mailto:vacorpclaims@anthem.com)

To provide information about a claim or to  
email a claim related attachment, email

[disability@anthem.com](mailto:disability@anthem.com)

## Dedicated Account Manager

Tiffany Sensabaugh

(540) 236-8338

[vacorpservice@anthem.com](mailto:vacorpservice@anthem.com)

- Benefit questions
- Assistance with claim portal
- Training needs
- Update contact information

# Anthem Disability Case Managers

## **A – C**

Jasmine Reid  
(844) 404-2111 x4543

## **D – L**

Nicole Timmons  
(844) 404-2111 x4407

## **M – Z**

James Perryman  
(844) 404-2111 x4405

## **Backup**

Kristi Leasure  
(844) 404-2111 x4032



# OneDigital & VACORP Contacts



*Leave Policy Questions*

Ritter Jonas  
(804) 523-7168  
[rjonas@onedigital.com](mailto:rjonas@onedigital.com)

Nancy Grasso  
(804) 762-7076  
[ngrasso@onedigital.com](mailto:ngrasso@onedigital.com)



**VACORP**

*Hybrid Disability Billing*

(844) 986-2705

[billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com)

# Hybrid Disability Program Review

# Hybrid History



- The Plan is mandated by the Commonwealth of Virginia, established in the Code of Virginia.
- Began January 1, 2014.
- The Plan must be comparable and comply with the regulations as presented in the legislation.
- The VACORP Plan is a comparable plan and has some enhancements to the mandated benefits.
- Pricing advantage – rates guaranteed to July 1, 2024.
- Notices from VRS concerning the State's VLDP program, including rate information, do not affect this program.

# Hybrid Disability Program Review

## Short Term Disability

- Codified
- Self-insured (claims paid by employer)
- ASO, claims are not medically managed
- 7 calendar day elimination period
- 60% - 100% of weekly income based on tenure
- No minimum benefit
- 125 work day benefit
- Must continue medical insurance coverage
- VRS member contributions continue (unless workers comp)
- FMLA runs concurrent with disability

## Long Term Disability

- Codified
- Fully-insured (claims paid by Anthem)
- Full service, claims are medically managed
- 125 work day elimination period
- 60% of monthly income
- \$100 minimum benefit
- Payable up to SSNRA
- Terminate medical and offer COBRA
- Employee remains in VRS Navigator in LWOP status
- 1% pension rider if approved for SSDI

# Short Term Disability

## Non-Occupational Disabilities

- Non-work-related disabilities are covered on the day following the completion of 12 months of continuous service.

Months of Continuous Participation	Work days of 100% Replacement of Creditable Compensation	Work days of 80% Replacement of Creditable Compensation	Work days of 60% Replacement of Creditable Compensation
Fewer than 12	0	0	0
13 - 59	0	0	125
60 - 119	25	25	75
120 - 179	25	50	50
180 or more	25	75	25



# Short Term Disability

## Occupational Disabilities

- Work-related disabilities (compensable under worker's comp) are covered during the first 12 months service and beyond.
- Disability benefits will be offset by workers' compensation benefits.
- Employee will not receive STD benefits if workers' comp benefit is greater than STD benefit.
- Several questions need to be asked in order to determine if a short term disability claim should be filed along with the workers' compensation claim.
- Contact Tiffany Sensabaugh for guidance.

Months of Continuous Participation	Work days of 100% Replacement of Creditable Compensation	Work days of 80% Replacement of Creditable Compensation	Work days of 60% Replacement of Creditable Compensation
Fewer than 60	0	0	125
60 - 119	85	25	15
120 or more	85	40	0

# Long Term Disability

- LTD elimination period: 125 work days
- Benefit: 60% of pre-disability earnings paid monthly
- Offsets: worker's compensation, SSDI, etc.
- Minimum monthly benefit: \$100
- Maximum Benefit Duration:
  - If disabled prior to age 60: to SSNRA
  - If disabled between ages 60-64: 5 year duration
  - If disabled between ages 65-68: to age 70
  - If disabled at age 69 or older: 1 year duration
- Social Security Disability Insurance Benefits: assistance included
- Pension Plan Contribution Rider: 1% up to a maximum of \$500 monthly

# Claim Process

There are  
several ways  
to submit a  
claim!



ONLINE *\*preferred method\**

<https://myspecialtyappsanthem.com/claims/alic>



PHONE *\*preferred method\**

844-404-2111



EMAIL

[disability@anthem.com](mailto:disability@anthem.com)



FAX

800-850-0017



POSTAL MAIL

Anthem Disability Service Center

P.O. Box 105426

Atlanta, GA 30348-5426

# File a Claim Online

<https://myspecialtyappsanthem.com/claims/alic>

## Anthem<sup>®</sup>Life

➤ Claim Type ➤ User Details ➤ Claim Details ➤ Supporting Documents ➤ Review ➤ Confirmation

Welcome to the Claims Entry site. Please enter details below to submit your claim.

Fields marked with an asterisk ( \* ) are required

\* Type of Claim:

\* Type of User:

\* Please retype the characters from the picture:



Choose Short Term Disability

Choose Employer, Employee or Other

Enter characters to complete CAPTCHA verification

Next

Click Next

Be sure to include employer information (VACORP/Entity Name)

[Attach file to existing Claim](#)



# File a Claim by Phone

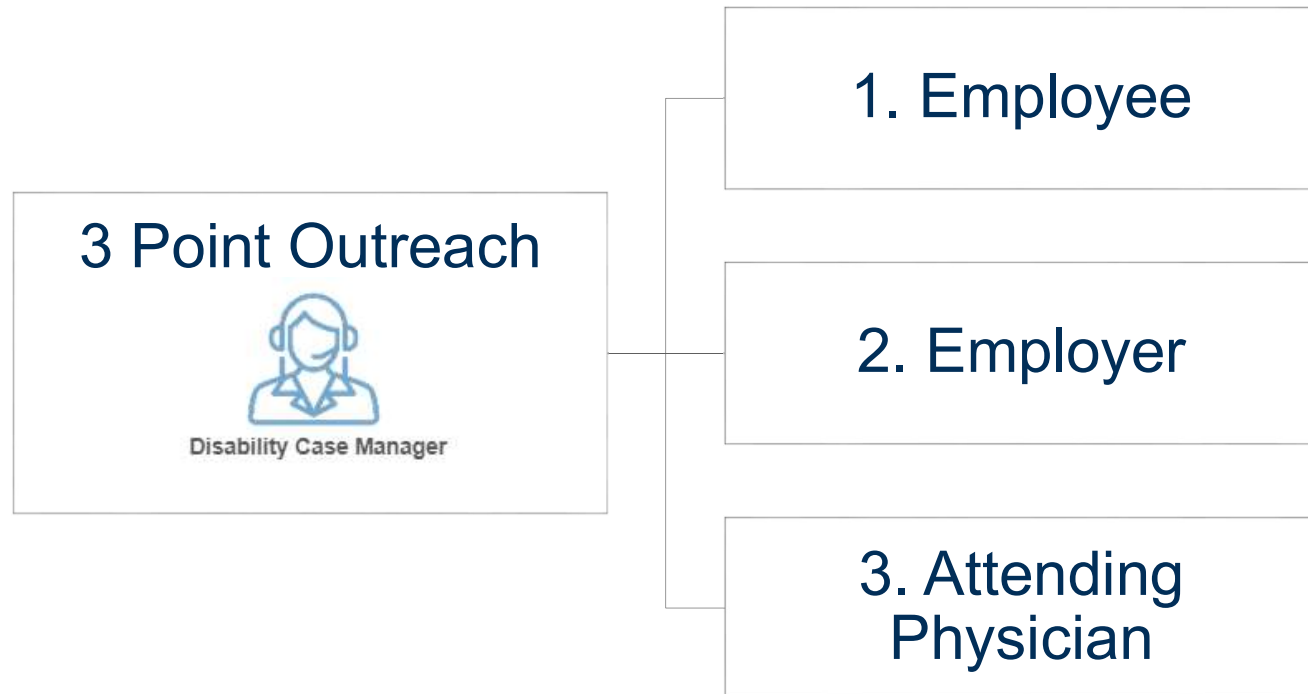


**844-404-2111**

Have this information ready when you call:

- Name, SSN, and DOB
- Phone number and address
- Date and cause of disability
- Expected return to work date (or due date if pregnancy)
- Treating physician's contact information

# Short Term Disability Claim Process



# Short Term Disability Claim Process

## 3 Point Outreach



Disability Case Manager

## 1. Employee

Case Manager will contact employee by phone to collect information necessary to make a claim determination.

### Claim Packet

For claims submitted online or by phone, we'll send 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

# Short Term Disability Claim Process

## 3 Point Outreach



Disability Case Manager

## 2. Employer

Hello,

We have received the short-term disability claim for John Doe.

*If the employer has already received any OUT OF WORK NOTES, FMLA FORMS, or certifying documents from the healthcare provider, please forward copies to our office, as we can use this information to complete our review.*

Please send the following eligibility information:

1. Date last worked: \_\_\_\_\_ Number of hours worked on date last worked: \_\_\_\_\_
2. First day absent from work: \_\_\_\_\_
3. Estimated return to work date or actual date: \_\_\_\_\_
4. Date of hire: \_\_\_\_\_
5. Please advise if the employee is currently eligible and enrolled in the VACORP Hybrid Disability Plan offered by Anthem Life: yes or no \_\_\_\_\_ If no, is the employee enrolled in the Legacy plan? \_\_\_\_\_
6. Effective date of enrollment in VRS: \_\_\_\_\_
7. Insurance effective date: \_\_\_\_\_
8. Is this person a contract employee: yes or no \*\*If yes please provide contract dates below.  
2020-2021 current contract start date: \_\_\_\_\_ 2020-2021 current contract end date: \_\_\_\_\_  
125<sup>th</sup> work day: \_\_\_\_\_ \*\*Please provide copy of work days calendar
9. Occupation: \_\_\_\_\_
10. Standard work week hours: \_\_\_\_\_
11. Is claim work related: yes or no \*\*If work related please provide copy of WC approval or denial letter.
12. If employee is able to RTW with restrictions, are you able to make accommodation for modified duty?

# Short Term Disability Claim Process

## 3 Point Outreach



Disability Case Manager

## 3. Attending Physician

- Case Manager will contact physician to confirm disability.
- This step may not be required if the disability can be confirmed by one of the following:
  - FMLA paperwork
  - Doctor's note
  - Medical claim if your entity's medical coverage is with Anthem



# Short Term Disability Claim Process

## Early Claims

- Maternity and planned surgeries
- Submit claims 1-2 months prior to the anticipated date of disability
- Case Manager will make phone outreach to the employee and send early claim notification letter
- Claim will be set up in a “suspended” status
- Notify Anthem once the employee stops working
- Case Manager will then make outreaches to employer and physician

# Short Term Disability Claim Process

## Claim Determination

- Decision made as quickly as possible after Anthem receives all information

## Communication

- Employee notified of claim determination
- Employer notified of claim determination
  - Employer calculates and pays STD benefit
- Claim Portal
  - View claims and status
  - Advice to Pay (ATP) reports

# Employer Claim Portal

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Online Access

Welcome TIFFANY SENSABAUGH

Please choose one of the following options



[Claim Search](#)

Check the status on a particular employee's claim, or all claims for your group within the past 2 years.

[Group Statistics Reports for Disability Claims](#)

View statistical information about disability benefits your group may have purchased.

[Group Statistics Reports for Life Claims](#)

View statistical information about life benefits your group may have purchased.



[Group Advice to Pay Report](#)

For self funded Advice to Pay Groups only



[Group Paid Claims Report](#)

View monthly, quarterly and Annual Tax Reports



[Submit a claim online](#)

<https://myspecialtyappsanthem.com/benadmin/Account/logon/alic>

*Email [vacorpservice@anthem.com](mailto:vacorpservice@anthem.com) to request access*

# Employer Claim Portal

## Claim Search

Insured's Name	SSN/ Employee ID	Line of Coverage/ Product	Date Incurred	Approved Thru Date (if applicable)	Last Status Change Date	Claim Number	LocClaimStatus
		GROUP SHORT TERM DISABILITY	08/04/2021		08/04/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	08/02/2021		08/12/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	08/09/2021	11/01/2021	08/13/2021		ACTIVE
		GROUP SHORT TERM DISABILITY	08/04/2021	10/04/2021	08/05/2021		ACTIVE
		GROUP SHORT TERM DISABILITY	08/06/2021		08/15/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	08/09/2021	09/13/2021	08/15/2021		ACTIVE
		GROUP SHORT TERM DISABILITY	06/29/2021	07/18/2021	08/16/2021		CLOSEQ
		GROUP SHORT TERM DISABILITY	07/13/2021	09/24/2021	08/12/2021		ACTIVE
		GROUP SHORT TERM DISABILITY	08/04/2021		08/05/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	10/13/2021		08/05/2021		SUSPENDEQ
		GROUP SHORT TERM DISABILITY	08/06/2021		08/05/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	08/17/2021		08/05/2021		SUSPENDEQ
		GROUP SHORT TERM DISABILITY	08/09/2021		08/05/2021		PENDEQ
		GROUP SHORT TERM DISABILITY	08/05/2021		08/05/2021		PENDEQ

Pending Medical Information

Pending Additional Information From Employer

Claim Closed Returned to Work

Pending Claim Review (early claim)

# Employer Claim Portal

## Sample Advice to Pay Report (STD)

	A	B	C	D	E	F	G	H	I	J	K	L	M
1													
2	Advice to Pay Report for			Client Name	VACORP-ABC School Systems			AL00006723	Period:	09/06/2020	through	09/12/2020	
3				Sub Group Name	VACORP-ABC School Systems			0000ALXXXX	Generated:	09/14/2020 4:28:33 PM			
4													
5	Group Number	Subgroup Number	CLASS	Class Description	Claim Number	Employee SSN	EMPLOYEE ID	Claimant Last Name	Claimant First Name	First Day Absent	Date Claim Incurred	Benefit Start Date	Authorization Date
6	AL00006723	0000ALXXXX	01	EMPLOYEES LESS THAN 12 MONTHS OF SERVICE	ST00	999999999		Doe	John	07/28/2020	07/28/2020	08/04/2020	09/01/2020
7	AL00006723	0000ALXXXX	01	EMPLOYEES LESS THAN 12 MONTHS OF SERVICE	ST00	999999999		Doe	John	06/03/2020	06/03/2020	06/10/2020	09/01/2020

	N	O	P	Q	R	S	T	U	V	W	X
4											
5	Reversal Date	PAYREVSTATUS	Pay From	Pay Thru	Authorization Type	Authorization Stat	Case Status	Remaining Time	Benefit End Date	RTW	Authorized Thru Date
6		N	08/31/2020	09/06/2020	Medical	APPROVED	OPEN	20 WEEKS 1 DAYS	01/25/2021		09/09/2020
7		N	08/31/2020	09/06/2020	Medical	APPROVED	OPEN	12 WEEKS 2 DAYS	12/01/2020		10/11/2020

If no active claims for the date range, report will not be available.

# Review for Long Term Disability

- If a disabling condition doesn't resolve by the 125th work day, the claim will be reviewed for Long Term Disability.
- The goal is to provide a seamless transition from STD to LTD by allowing the LTD claim review to begin while the STD claim is still active.
- Each claim is reviewed for LTD based on the individual claim circumstances.
  - The LTD review could come as early as the halfway mark in STD.
  - In some cases, it may be towards the end of the STD claim if the claimant's condition is dynamic.
- As soon as information is available that indicates the claim will be medically supported past 125 work days, the STD Case Manager will initiate the transition to the LTD Case Manager for the claim review to begin.
- LTD is medically managed (unlike STD) so medical records will be requested. The LTD Case Manager will also make outreaches to the employer and employee to collect the information needed for the claim review.



# Long Term Disability

- Continue STD benefits up to the effective date of the LTD claim.
- Continue medical insurance through the end of the STD claim.
- Employee should remain in VRS Navigator while on LTD, change to Leave Without Pay status.
- 4% member contribution will stop, but employee will continue to accrue VRS service credit while on LTD.
- Notify VRS of LTD approvals, LTD claim closures, and when a claimant is approved for SSDI.  
Instructions: <https://www.varetire.org/pdf/publications/vldp-ltd-reporting-job-aid.pdf>

## **1% Pension Contribution - payable if claimant is awarded SSDI**

- Once Anthem receives the notice of award, the 1% pension benefit will be calculated and Anthem will issue a monthly check payable to the entity, c/o the LTD claimant. The first check will include any retroactive benefit due.
- Anthem will send a letter with details about the pension benefit to the LTD claimant, with a copy sent to the entity.

# Long Term Disability

Training Video: <http://www.vacorp.org/wp-content/uploads/2020/08/STD-to-LTD-Claim-Transition-Process-Webinar-Summer-2020-Video.mp4>





# Common Questions

# Partial Disability

**Can an employee come back to work in a reduced capacity and be eligible for STD benefits?**

- Yes, if employee continues to meet the Definition of Disability
  - Unable to earn 80% of pre-disability earnings
- Earnings during a partial disability may reduce the amount of short term disability benefit
- Notify Anthem if an employee returns to work in a reduced capacity.

# Summer Break

## How does a noncontract period (summer break) affect a short-term disability claim?

- 7 day elimination period may be satisfied during the noncontract period
- Benefit is only payable on contract days (no STD benefit during noncontract days)

### *Example 1: Disability begins during summer break*

#### Scenario:

- Contract ends: 5/28
- New contract begins: 8/16
- Date of disability: 7/15
- Return to work: 8/26

#### Claim Breakdown:

- 7 day elimination period: 7/15 – 7/21
- No benefit during summer break
- STD benefit payable: 8/16 – 8/25

### *Example 2: Disability begins prior to summer break*

#### Scenario:

- Contract ends: 5/28
- New contract begins: 8/16
- Date of disability: 4/21
- Return to work: 9/1

#### Claim Breakdown:

- 7 day elimination period: 4/21 – 4/27
- STD benefit payable: 4/28 – 5/28
- No benefit during summer break
- STD benefit resumes: 8/16 – 8/31

# Recurrent Disability

**If an employee returned to work after being out on Short Term Disability but needs to go back out again, would the claim continue or would the 125 day clock start over?**

- The length of the temporary recovery determines whether the original claim is continued or if a new claim will need to be filed.
- If the period of temporary recovery is 45 days or less and the employee becomes disabled again from the same condition, the original STD claim will be reopened. The employee will not need to fulfill another 7 day elimination period. The number of days remaining of the original 125 day benefit period will resume.
- If the period of temporary recovery lasts longer than 45 consecutive calendar days, a new claim will need to be filed. The employee will need to satisfy a new 7 day elimination period. If the claim is approved, the employee will be eligible for a new 125 day benefit period under the new claim.

# Employee Assistance & Resources



## Resource Advisor

Resource Advisor is a member assistance program that's included with your Anthem disability benefit. Through this program, you and your household family members can receive support and advice from a licensed counselor when you may need it.

You can call Resource Advisor 24/7 and talk with a counselor for help with:

- Stress
- Anxiety
- Relationship or family issues
- Dealing with illness
- Money matters
- Legal issues
- Identity monitoring and ID theft recovery
- Perks at Work discounts





## Perks at Work

Save on electronics, restaurant certificates, gym memberships, weight loss programs, glasses and contacts, nutritional supplements, travel, sporting events tickets — even on buying your next car. It's part of the Resource Advisor member assistance program that's included with your disability coverage from Anthem Life.

Perks at Work has discounts on goods and services you use every day, like:

- Gym memberships, including FitReserve, LA Fitness, ClassPass, Active & Fit, GlobalFit and more
- Weight loss programs, like Nutrisystem, Weight Watchers and more
- Vitamins and supplements, including GNC
- Vision supplies and services, including Glasses Shop, 1-800-CONTACTS and LasikPlus
- Dozens of brands of hotels
- Flights and other vacation services
- TVs, computers, tablets, video games and more
- Six Flags amusement parks
- Movie tickets
- Employee car-buying service
- Cell phones from Sprint, T-Mobile, Verizon and more
- Gift certificates from popular restaurants



# Resource Advisor

AnthemLife 

Anthem. 

## Resource Advisor

Get support, advice and resources, 24/7.

Call 1-888-209-7840 and ask for Resource Advisor or visit  
[www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com).

Then, log in with the program name: AnthemResourceAdvisor.




# Billing & Remittance


# Best Practices – Monthly Payment

- Together in one envelope, send one completed invoice, snapshot(s), and payment
  - Include all entities and departments covered under your VRS Organization Code (DSS, PSA, etc.)
  - If payment made by another department or through a bill pay service, email these documents to
    - [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com) and we will match when payment arrives
- Ensure the amount paid matches the total amount on the invoice
  - Amounts off by a few cents due to rounding are acceptable
  - If the amounts differ by more than a couple of dollars or persistent invoice adjustments are required, then something is wrong and needs to be corrected
- Do not send documents with individual employees' salary or personally identifiable information (PII)
  - We cannot accept payroll spreadsheets, internal worksheets, or other documents showing individual payrolls, names, SSN, etc.
- Do not include Hybrid Disability premium on the same check paying for other lines of coverage with VACORP
  - Each programs' funds must be kept in separate bank accounts

**Monthly Invoice for the Hybrid Disability Program**



Employer Member #:	123EX
Employer Name:	EXAMPLE
Reporting Period:	September 2020



Short term disability and long term disability for Hybrid Retirement Employees

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Payment due to VACORP by **10/15/2020**

	<b>45</b> Number of Lives		
	\$66,742.99 Monthly Creditable Compensation	0.528 %	\$ 352.40
		*Adjustment	\$ 0.06
		*Adjustment Description	
		Rounding	
		<b>TOTAL AMOUNT DUE:</b>	<b>\$ 352.46</b>

---

Please send this invoice with your check payable to:

VACORP  
1819 Electric Rd, Suite C  
Roanoke, VA 24018

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Payment is due by October 15, 2020. Late fees of 1.5% will be assessed if received more than 30 days after the due date.

Please direct billing inquiries to:  
[billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com)  
or call VACORP Member Services at (844) 986-2705

\*Please indicate what the Adjustment represents. If paying for a prior month, please submit a separate invoice for that month.

# Best Practices – Helpful Tips

- The invoice is a formatted spreadsheet that will automatically calculate the cost, based on the figures entered. Please do not complete the invoice by hand
  - If you must complete by hand, please ensure the calculations are correct
- ACH payments are accepted. Contact [Accounting@riskprograms.com](mailto:Accounting@riskprograms.com) for information.
  - When paying by ACH, provide notice of payment by email to [Accounting@riskprograms.com](mailto:Accounting@riskprograms.com), include date and amount to assure account is properly credited.
  - Invoice and snapshot must be emailed to [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com) and we will match when payment arrives
- Please do not average annual salaries for 10 and 11 month employees. This will cause inaccuracies throughout the entire year.
- Mistakes affecting the amount paid can be corrected!
  - If a deduction was not collected/paid for an employee(s), correct this by paying the extra amount and reporting as an adjustment the following month. Enter a brief explanation in the invoice adjustment description field
  - Refrain from following a pattern of overpaying one month, then using the "credit balance" in subsequent months
- We are flexible and happy to help! Please feel free to reach out for assistance.

# Best Practices – Why the Snapshot?

- Snapshot corroborates the number of lives and total creditable compensation information provided to VRS.
  - Remit payment monthly; be sure to include invoice and snapshot. payment cannot be processed without this documentation
  - If the screenshot does not show these two figures, scroll down and/or decrease font size (ctrl and - keys)
- VRS snapshot is found on the Navigator website
  - Contribution Summary page, under Other Details, select the DC Plan Contributions tab
    - This shows the Plan (...Hybrid), Org Code, Active Members, and Creditable Compensation among other info
  - Schools - please send two snapshots:
    - non-professionals (Non-Administrative School Staff) and
    - professionals (Teachers and Administrative Staff) even none are enrolled in that period
  - Send snapshot for the same month as the reporting period.
- Examples follow...

# Snapshot – Public Entity Hybrid Staff

[Request Snapshot File](#)

**Contribution Summary**

Org Name: [REDACTED]      Confirmation Status: Confirmed  
 Contribution Month: September      Contribution Year: [REDACTED]  
 Plan: VRS      Org Code:  
 Snapshot Generation Date: 9/22/2020 12:22:50 PM      Confirmed Date: 9/28/2020 10:11:58 AM

**Defined Benefit (DB) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS	\$57,134.72	\$0.00	\$57,134.72

Plan	Current Month Service Purchase Contribution	Adjustment Service Purchase Amount	Total
VRS	\$0.00	\$0.00	\$0.00

Benefit	Current Month Contribution	Adjustment Amount	Total
Basic Group Life Insurance Program	\$4,990.28	\$0.00	\$4,990.28

**Total: \$62,125.00**

**Defined Contribution (DC) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS	\$1,785.60	\$0.00	\$1,785.60

**Other Details**

[Employment Summary](#)  
 [DB Plan Contributions](#)  
 [DC Plan Contributions](#)  
 [Benefit Contributions](#)  
 [DB Plan Adjustments](#)  
 [DC Plan Adjustments](#)  
 [Benefit Adjustments](#)  
 [Service Purchase](#)

**Non-Billable Adjustments**

Plan	Org Code	Active Members	Creditable Compensation	Employer Contribution – Mandatory Hybrid 401(a)	Employee Contribution – Mandatory Hybrid 401(a)
Virginia Retirement System - Hybrid	[REDACTED]	17	\$46,477.09	\$464.76	\$464.76

**Validation Information**

# Snapshot – School Non-Admin Staff

**Contribution Summary**

Org Name : ██████████  
 Contribution Month: September  
 Plan: VRS-N  
 Snapshot Generation Date : 9/30/2020 2:28:29 PM

Confirmation Status : Confirmed  
 Contribution Year: 2020  
 Org Code : ██████████  
 Confirmed Date : 9/30/2020 2:30:16 PM

**Defined Benefit (DB) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS-N	\$7,324.53	\$0.00	\$7,324.53

Plan	Current Month Service Purchase Contribution	Adjustment Service Purchase Amount	Total
VRS-N	\$0.00	\$0.00	\$0.00

Benefit	Current Month Contribution	Adjustment Amount	Total
Basic Group Life Insurance Program	\$1,585.20	\$0.00	\$1,585.20
Health Insurance Credit	\$804.35	\$0.00	\$804.35

**Total : \$9,714.08**

**Defined Contribution (DC) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS-N	\$1,792.28	\$0.00	\$1,792.28

**Other Details**

Employment Summary | DB Plan Contributions | DC Plan Contributions | Benefit Contributions | DB Plan Adjustments | DC Plan Adjustments | Benefit Adj

Plan	Org Code	Active Members	Creditable Compensation	Employer Contribution – Mandatory Hybr
Virginia Retirement System - For Non-Administrative School Staff - Hybrid	██████████	33	\$53,463.72	

# Snapshot – Teachers and Admin Staff

**Contribution Summary**

Org Name : ██████████  
 Contribution Month: September  
 Plan: VRS-T  
 Snapshot Generation Date : 9/30/2020 11:56:14 AM

Confirmation Status : Confirmed  
 Contribution Year: 2020  
 Org Code : ██████████  
 Confirmed Date : 9/30/2020 2:34:19 PM

**Defined Benefit (DB) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS-T	\$477,783.84	\$0.00	\$477,783.84

Plan	Current Month Service Purchase Contribution	Adjustment Service Purchase Amount	Total
VRS-T	\$0.00	\$0.00	\$0.00

Benefit	Current Month Contribution	Adjustment Amount	Total
Basic Group Life Insurance Program	\$30,402.86	\$0.00	\$30,402.86
Health Insurance Credit	\$27,533.22	\$0.00	\$27,533.22

**Total : \$535,719.92**

**Defined Contribution (DC) Plan Contribution Summary**

Plan	Current Month Contribution	Adjustment Amount	Total
VRS-T	\$21,632.63	\$0.00	\$21,632.63

**Other Details**

Employment Summary | DB Plan Contributions | DC Plan Contributions | Benefit Contributions | DB Plan Adjustments | DC Plan Adjustments | Benefit Adjustments

Plan	Org Code	Active Members	Creditable Compensation	Employer Contribution – Mandatory Hybrid 401(a) E
Virginia Retirement System - For Teachers And Administrative Staff - Hybrid	██████████	129	\$450,720.58	\$4,507.10

# Supplemental Health



# Voluntary Supplemental Health Offer

Protection when it's needed most



- › Anthem and VACORP have partnered to create voluntary supplemental health plans for the unique needs of VACORP members
- › Accident, Critical Illness, and Hospital Indemnity
- › Customized for VACORP
- › Pricing advantage due to scale of VACORP
- › Available to both Hybrid and Legacy (Plan 1 and Plan 2) employees
- › Effective 1/1/2022

Anthem 



# Voluntary Supplemental Health Offer

Three plans available. Offer one, two, or all three plans.



## Accident

Benefits for specific events or medical services caused by an accident, such as emergency room visits, surgeries, or follow-up care needed due to an accident



## Critical Illness

Lump sum benefits for the occurrence of specific illnesses, including invasive cancer, heart attack, stroke, and neurological disorders



## Hospital Indemnity

Fixed per-day benefits for inpatient hospitalization caused by or contributed to an accident or illness

- › Fixed dollar benefits
- › No coordination of benefits or tie back to networks
- › Member may use cash entirely at their discretion

Offer employees financial peace of mind. Supplemental Health products provide additional protection in the event of a serious medical occurrence. This added protection can be important when considering a CDHP.

# Accident

Provides lump sum benefits for specific medical services or events caused by or contributed to an accident

- › Covers occupational and non-occupational accidents
- › Benefits for hospital confinement, dislocation & fractures, emergency services, specific injuries and dozens of other services
- › \$50 health screening benefit payable for 27 specific health screening tests plus any other generally medically accepted cancer screening test
- › Low Plan includes hospital admission benefit of \$1,000, daily confinement benefit of \$100, and ICU daily confinement benefit of \$200
- › High Plan includes hospital admission benefit of \$2,000, daily confinement benefit of \$200, and ICU daily confinement benefit of \$400



# Accident

	Custom 24 hour Low Plan	Custom 24 hour Medium Plan	
<b>Benefits Overview</b>	Emergency Services Benefits	\$100-\$1,000	\$150-\$2,000
	Accident Follow Up Care Benefits	\$25-\$200	\$25-\$300
	Specified Injury & Services Benefits	\$50-\$750	\$100-\$1,000
	Dislocations Schedule	\$160-\$1,900	\$320-\$3,800
	Fractures Schedule	\$160-\$2,000	\$320-\$4,000
	Catastrophic Injury Benefits	Up to \$5,000	Up to \$10,000
	Hospital Confinement Benefits	Admission: \$1,000; Daily: \$100	Admission: \$2,000; Daily: \$200
	ICU Confinement Benefit	\$200	\$400
	AD&D Benefits	Up to \$50,000; \$150,000 Common Carrier	Up to \$50,000; \$150,000 Common Carrier
	Health Screening Benefit	\$50	\$50
	Monthly Rates	Monthly Rates	
<b>Rates</b>	Employee	\$4.62	\$7.42
	Employee + Spouse	\$7.37	\$11.83
	Employee + Child(ren)	\$7.58	\$12.27
	Employee + Family	\$12.01	\$19.41



# Critical Illness

Pays a lump sum benefit for diagnosis of specific illnesses

- › Benefits for 18 neurological conditions such as cancer conditions (invasive and non-invasive), vascular conditions (heart attack, stroke), major organ transplants, coma, advanced Alzheimer's, advanced Parkinson's, Amyotrophic Lateral Sclerosis (ALS or "Lou Gehrig's Disease"), and Advanced Multiple Sclerosis
- › \$50 health screening benefit for 27 specific health screening tests plus any other generally medically accepted cancer screening test
- › Includes coverage for childhood conditions
- › Recurrence benefit of 100% for select non-permanent conditions



# Critical Illness

	Custom \$10,000 Plan				Custom \$20,000 Plan			
Employee Coverage Amount	\$10,000				\$20,000			
Spouse Coverage Amount	\$5,000				\$10,000			
Child Coverage Amount	\$5,000				\$10,000			
	Custom \$10,000 Plan				Custom \$20,000 Plan			
	Monthly Rates				Monthly Rates			
	EE Only	EE + SP	EE + CH	EE + FAM	EE Only	EE + SP	EE + CH	EE + FAM
18-24	\$2.82	\$4.62	\$4.41	\$6.48	\$4.76	\$7.54	\$7.17	\$10.34
25-29	\$3.45	\$5.58	\$5.05	\$7.44	\$5.98	\$9.34	\$8.38	\$12.14
30-34	\$3.89	\$6.25	\$5.48	\$8.11	\$6.82	\$10.62	\$9.22	\$13.42
35-39	\$4.91	\$7.79	\$6.50	\$9.64	\$8.84	\$13.66	\$11.25	\$16.46
40-44	\$6.58	\$10.35	\$8.17	\$12.20	\$12.12	\$18.63	\$14.52	\$21.43
45-49	\$9.64	\$15.08	\$11.24	\$16.93	\$18.19	\$27.96	\$20.59	\$30.76
50-54	\$13.28	\$20.69	\$14.87	\$22.55	\$25.45	\$39.18	\$27.85	\$41.98
55-59	\$18.32	\$28.53	\$19.91	\$30.38	\$35.52	\$54.83	\$37.92	\$57.63
60-64	\$25.78	\$40.05	\$27.37	\$41.90	\$50.44	\$77.87	\$52.84	\$80.67
65-69	\$34.68	\$53.60	\$36.27	\$55.45	\$68.24	\$104.97	\$70.64	\$107.77
70-74	\$46.82	\$72.17	\$48.41	\$74.03	\$92.52	\$142.11	\$94.93	\$144.91
75-79	\$63.67	\$97.66	\$65.27	\$99.51	\$126.23	\$193.08	\$128.63	\$195.88
80-84	\$75.65	\$115.75	\$77.24	\$117.61	\$150.19	\$229.28	\$152.59	\$232.08

# Hospital Indemnity

Provides fixed per diem benefits for inpatient hospitalization caused by or contributed to an accident or sickness

- › All plans are designed to be HSA compatible
- › Low Plan includes hospital admission benefit of \$1,000, daily confinement benefit of \$100, and ICU daily confinement benefit of \$200
- › High Plan includes hospital admission benefit of \$1,500, daily confinement benefit of \$200, and ICU daily confinement benefit of \$400



# Hospital Indemnity

		Custom Low Plan with ICU	Custom High Plan with ICU
<b>Benefits</b>	Hospital Confinement - First Day Benefit	\$1,000	\$1,500
	First Day Hospital Confinement - Annual Max	1 day	1 day
	Hospital Confinement - Daily Benefit	\$100	\$200
	Daily Hospital Confinement - Annual Max	31 days	31 days
	Intensive Care Unit Confinement - Daily Benefit	\$200	\$400
	Daily Intensive Care Unit Confinement - Annual Max	31 days	31 days
		Monthly Rates	Monthly Rates
<b>Rates</b>	Employee	\$12.35	\$20.35
	Employee + Spouse	\$25.71	\$42.31
	Employee + Child(ren)	\$19.00	\$31.40
	Employee + Family	\$33.27	\$54.89



# Voluntary Supplemental Health Offer



## Advantages for all VACORP entities:

- › **Save 10%** on VACORP Hybrid disability rates when you offer supplemental health plans.
- › Employees can file supplemental health claims online in a similar fashion as the current disability claim site.
- › All supplemental health plans are Guarantee Issue at initial enrollment and at anniversary. No pre-existing conditions on any product.
- › Supplemental health plan rates guaranteed through June 2024.

# Voluntary Supplemental Health Offer

## Additional advantages for entities with Anthem medical coverage:

- › Auto notification - When an enrolled member has an eligible claim on their Anthem medical plan, we will notify them that they may have an eligible Accident, Hospital Indemnity, and/or Critical Illness claim. Notification includes claim filing information.
- › Anthem Whole Health Savings\* - Clients that have Anthem medical will receive savings on medical premiums.
  - › Clients with fully-insured Anthem medical plan: Receive a **rate reduction of 0.30%** per supplemental health product. Offer all three products and get extra savings for a total of 1%.
  - › Clients with ASO medical plan: Receive a **reduction to ASO administration fee of \$0.15** per employee per month for each product offered. Offer all three products and get extra savings for a total of \$0.50 per employee per month.
- › Combined billing for fully-insured medical plans\* - You'll get one bill for your Anthem medical plan and Supplemental Health plans.
- › Combined EDI file feed\* - Clients with fully-insured or ASO Anthem medical plans can add Supplemental Health plans to the existing medical EDI file feed.

*\*TLC groups are not eligible for Whole Health Savings, combined billing, or combined EDI file feed.*

## Comprehensive Open Enrollment Solutions

Your Voluntary Enrollment Consultant can deliver member-focused open enrollment options

- In-person or virtual group meetings
- Presentations with prerecorded audio capabilities
- Product videos to educate members
- Online open enrollment tool available
- Custom employee driven materials and communications



# Leave Policies

# Why offer a disability plan to all employees?

- Leave policy considerations – Hybrid vs. Legacy (Plan 1 & 2)
  - Have you made modifications since 2014?
  - Do you have a sick bank?
- How to address discrepancy in in benefits between Hybrid and Plan 1 & 2 employees?
- Current Legacy/Plan 1 & 2 policy holders
- Legacy pool potential



# Participation Drawing



Thank you!