





Hybrid Disability Fall Boot Camp

October 6, 2022

October 11, 2022

Meet the team!



- Michael D'Achille, Director of Sales
- Kim Leavell, Administrative Assistant
- Tiffany Sensabaugh, Specialty Account Manager



- Devonne Whitfield, Accounting Specialist



- Nancy Grasso, Regional Vice President
- Ritter Jonas, Sr. Business Development Executive

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Agenda

- Contacts & Resources
- Hybrid Disability Program Review
- Resource Advisor & Perks@Work
- Leave Policies
- Billing & Remittance
- Claim Process
- Common Questions
- Supplemental Health
- Prizes!!

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Contacts & Resources

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Anthem Contact Information

Disability Service Center (844) 404-2111

Live representative M-F
8am to 8pm

Interactive Voice Response
24/7

File an STD Claim

Phone:
(844) 404-2111

Online:
[https://myspecialtyappsant
hem.com/claims/alic](https://myspecialtyappsant
hem.com/claims/alic)

Dedicated Case Managers

STD

Jasmine Reid
Nicole Timmons
Chastel Thornton

LTD

Kylan Kidd
Tricia Steele



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Anthem Contact Information Resources for Employers

Email Us About a Claim

Provide information for a specific
claim:

disability@anthem.com

Ask a question:
vacorpclaims@anthem.com

***24 hour turnaround**

Disability Claim Portal

- Check claim status
- Download "Advice to Pay" reports

[https://myspecialtyappsant
hem.com/BenAdmin/Account/
nt/logon/ALIC](https://myspecialtyappsant
hem.com/BenAdmin/Account/
nt/logon/ALIC)

Dedicated Account Manager

Tiffany Sensabaugh
(540) 236-8338
vacorpservice@anthem.com

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



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VAcorp & OneDigital Contact Information



Hybrid Disability Billing

(844) 986-2705

billing-hybriddisability@riskprograms.com



Leave Policies & Employee Benefits

Ritter Jonas

(804) 523-7168

rjonas@onedigital.com

Nancy Grasso

(804) 762-7076

ngrasso@onedigital.com

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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

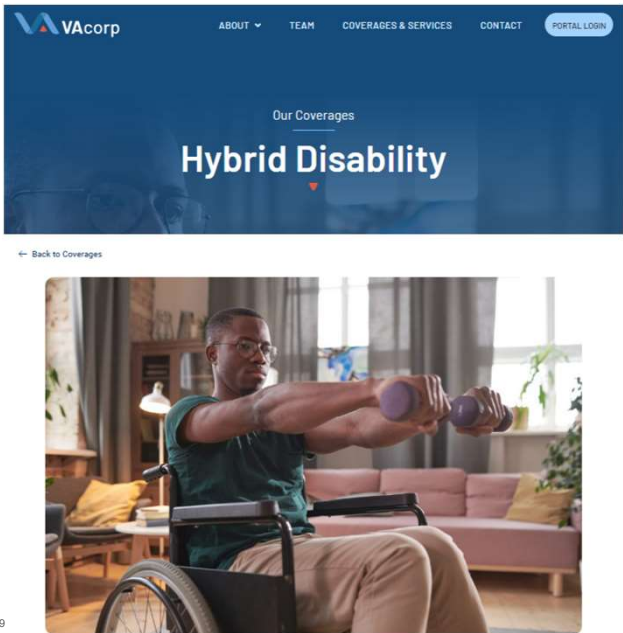
- The Anthem Account Manager is available for personalized training. This is a great alternative for an entity with a large HR staff, unable to attend a training session, or with turnover in key HR positions. Training sessions may be customized to focus on the specific training needs of an employer.

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. <https://www.vacorp.org/wp-content/uploads/2022/07/QOM-through-July-2022.pdf>

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<https://www.vacorp.org/coverage/hybrid-disability/>



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Program contacts

- Hybrid Disability plan contacts

Billing

- Payment requirements
- Question of the month

Claims

- VAcorp Hybrid Disability plan employee handbook revised July 2022
- How to report disability claims by telephone
- Employer Manual – online claims reporting
- Employee Manual – online claims reporting
- Online claims reporting user agreement
- Hybrid Disability eligibility template – Anthem
- Short Term Disability Claim Forms – Anthem

Employee information

- VAcorp LTD certificate with lifetime security benefits
- VAcorp LTD certificate without lifetime security benefits
- Long Term Disability benefits at a glance 7-1-2019
- Short Term Disability benefits at a glance 7-1-2019
- Short Term Disability summary plan description
- Anthem resource advisor
- Perks at Anthem

Employer information and training

- Hybrid Disability fall 2021 training slides
- STD to LTD claim transition process summer 2020 training slides
- Hybrid Disability spring 2022 training slides

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 VAcrop Plan is a comparable plan and has some enhancements to the mandated benefits.
- Pricing advantage – rates guaranteed until July 1, 2024.
- Notices from VRS concerning the State's VLDP program, including rate information, do not affect this program.

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Short Term Disability

- Codified
- Self-insured (claims paid by employer)
- ASO
- 7 calendar day elimination period
- 60% - 100% of weekly income based on tenure
- 125 work day benefit
- Must continue medical insurance coverage
- VRS member contributions continue (workers' comp caveat)
- FMLA runs concurrent with disability

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Short Term Disability

Non-Work Related

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

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Short Term Disability

Work-Related

- Work-related disabilities (compensable under workers' 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

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Long Term Disability

- Codified
- Fully-insured (claims paid by Anthem on a monthly basis)
- Full case management
- 125 work day elimination period
- 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
- 60% of pre-disability earnings
- Offsets: workers' compensation, SSDI, etc.
- \$100 minimum benefit
- 1% pension rider if approved for SSDI
- Assistance provided for Social Security Disability Insurance application

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 **Resource Advisor
& Perks@Work**

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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

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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

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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.

Then, log in with the program name: AnthemResourceAdvisor.

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Leave Policies

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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 Legacy employees?
- Current Legacy policy holders
- Legacy pool potential



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Billing & Remittance

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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 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

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

45	Number of Lives		0.528	%	
\$68,742.59	Monthly Creditable Compensation				\$ 352.40
					\$ 0.00
					\$ 0.00
					\$ 352.40

TOTAL AMOUNT DUE: \$ 352.40

Please send this invoice with your check payable to:

VACORP
1819 Electric Rd, Suite C
Roanoke, VA 24018

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
or call VACORP Member Services at (844) 966-2705

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

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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 for information.
 - When paying by ACH, provide notice of payment by email to Accounting@riskprograms.com, include date and amount to assure account is properly credited.
 - Invoice and snapshot must be emailed to 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.



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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...



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Snapshot – Public Entity Hybrid Staff

tion Confirmation File Payments Workflow Report

Request Snapshot File

Contribution Summary

Org Name: [REDACTED]
 Contribution Month: September
 Plan: VRS
 Snapshot Generation Date: 9/22/2020 12:22:50 PM

Confirmation Status: Confirmed
 Contribution Year: 2020
 Org Code: [REDACTED]
 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

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Snapshot – School Non-Admin Staff

Contribution Summary

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

Confirmation Status: Confirmed
 Contribution Year: 2020
 Org Code: [REDACTED]
 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	[REDACTED]	33	\$53,463.72	

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Snapshot – Teachers and Admin Staff

Contribution Summary

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

Confirmation Status: Confirmed
 Contribution Year: 2020
 Org Code: [REDACTED]
 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	[REDACTED]	129	\$450,720.58	\$4,507.10

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Claim Process

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**There are several
ways to submit
an STD claim!**



ONLINE **preferred method**

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



PHONE **preferred method**

844-404-2111



EMAIL

disability@anthem.com



FAX

800-850-0017



POSTAL MAIL

Anthem Disability Service Center
P.O. Box 105426
Atlanta, GA 30348-5426

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File a Claim Online

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

➤ 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: Choose Short Term Disability

* Type of User: Choose Employer, Employee or Other

* Please retype the characters from the picture:

 [Change Words](#) [Audio Version](#) Enter characters to complete CAPTCHA verification

[Attach file to existing Claim](#) Attach supporting documents

[Next](#) Click Next

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File a Claim by Phone



844-404-2111

Have this information ready when you call:

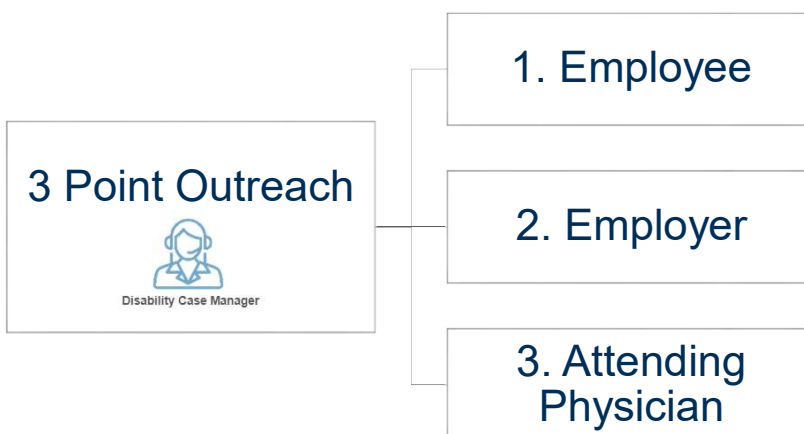
- Employer
- Name, SSN, and DOB
- Phone number and address
- Date and cause of disability
- Expected return to work date (or due date if pregnancy)
- Treating physician's contact information

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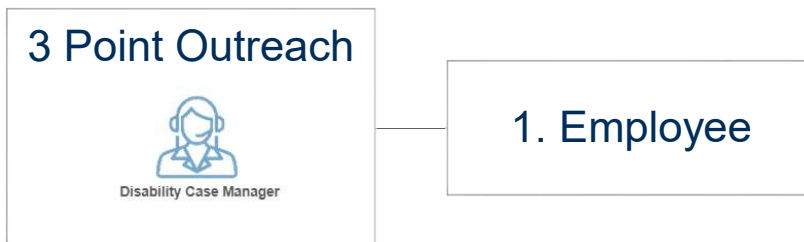
Short Term Disability Claim Process

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Short Term Disability Claim Process

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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

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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

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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

Anthem[®]Life

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/login/alic>

To request a login, email
vacorpsservice@anthem.com

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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	Loc/Claim Status
		GROUP SHORT TERM DISABILITY	08/04/2021		08/04/2021		PENDED
		GROUP SHORT TERM DISABILITY	08/02/2021		08/12/2021		PENDED
		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		PENDED
		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		CLOSED
		GROUP SHORT TERM DISABILITY	07/13/2021	09/24/2021	08/12/2021		ACTIVE
		GROUP SHORT TERM DISABILITY	08/04/2021		08/05/2021		PENDED
		GROUP SHORT TERM DISABILITY	10/13/2021		08/05/2021		SUSPENDED
		GROUP SHORT TERM DISABILITY	08/06/2021		08/05/2021		PENDED
		GROUP SHORT TERM DISABILITY	08/17/2021		08/05/2021		SUSPENDED
		GROUP SHORT TERM DISABILITY	08/09/2021		08/05/2021		PENDED
		GROUP SHORT TERM DISABILITY	08/05/2021		08/05/2021		PENDED

Pending Medical Information

Pending Additional Information From Employer

Claim Closed Returned to Work

Pending Claim Review (early claim)

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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

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Long Term Disability Claim Process



- If a disability doesn't resolve by the 125th work day, the claim will be reviewed for LTD.
- The goal is to provide a seamless transition from STD to LTD by initiating the LTD claim review while the claim is still active under STD.
- No action is required on the part of the employee or HR team to start the LTD review. Anthem will initiate the review process.
- In some cases the LTD review will begin early in the STD claim, but in other cases it may be towards the end of the STD claim.
- As soon as information is available that indicates the claim will be medically supported past 125 work days, the STD Case Manager will transfer the claim to the LTD Case Manager for review.
- STD team will confirm the 125th work day.

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Long Term Disability

Packet Mailed to Claimant

AnthemLife 
 Disability Service Center
 P.O. Box 105426
 Atlanta, GA 30348-5426
 Toll Free Number: 1-800-232-0113
 Toll Free Fax: 1-800-850-0017

XXXXXXXX

RE: Long Term Disability
 Group #: AL00006723 – Vacorp – XXXXX
 Claim #: LT00XXXXXX

Dear XXXXX:

This letter is to advise you that your claim has been referred for transition to and consideration of Long-Term Disability benefits.

We are requesting the following:

In order to determine your eligibility for benefits, the following information is needed:

We have enclosed forms that will help us with our review

- **Attending physician statement with medical records from your treating physicians from May 2021 through the present**
- **Employee Statement**
- **Third Party Authorization (optional)**
- **Direct Deposit**
- **Activities of Daily Living Form**
- **Forms that were not completed and returned under the STD claim:**
 - **Reimbursement Agreement**
 - **Consent Form**
 - **Authorization form- We are unable to request medical since we do not have a completed authorization to release medical form on file from you.**

Please make sure that we receive the requested information as soon as possible, but no later than 30 days from the date of this letter, XXXXXXXX.

LTD is full case management (unlike STD) so medical records are required.

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Long Term Disability

Outreach to Employer and Physician

Employer

- Salary or hourly rate
- Copies of 2 payrolls prior to the last date worked
- Any required information that was not submitted with the STD eligibility questionnaire

Physician

- Attending Physician Statement
- Supporting medical records dated back to date of disability
- Authorization form needed to send request to physician

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Long Term Disability FAQs

Q: How will I know if an employee has been approved for LTD?

A: Once a claim determination has been made, the LTD Case Manager will notify the employer as well as the employee. You can also view claim status on the disability claim portal.

Q: Can I stop paying the STD benefit once I receive notice that the LTD claim has been approved?

A: You must pay the STD benefit through the end of the STD approval period.

Q: How long do I keep the employee on medical insurance?

A: You must keep the employee on medical until the end of the STD period. Once the claim reaches the end of the STD approval period, you may cancel medical coverage and offer COBRA.

Q: Will the employee continue to pay the 4% VRS member contribution?

A: Once LTD is effective, VRS member contributions stop, however, the employee should remain in VRS Navigator while on LTD. Follow VRS's reporting guide to update the employee's status in Navigator.

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Long Term Disability VRS Guide

<https://covlc.virginia.gov/CServer/Document/6A2080E0DDB242C59C1EBB30CF0714E3/Reporting%20Hybrid%20Members%20on%20Long-Term%20Disability%20-Comparable%20Plan%20process%20guide.pdf>



Reporting Hybrid Members on Long-Term Disability - Comparable Plan

Introduction:

This guide for opt-out employers outlines the necessary myVRS Navigator reporting processes when a member transitions to long-term disability. An employee on short-term disability is an active member.

When an employee begins short-term disability, the employer does not make any changes in myVRS Navigator but must independently note the date on which short-term disability began. Because myVRS Navigator does not record short-term disability, the employer must also independently track the date short-term disability is set to end in order to later complete the transition from short-term to long-term disability.

An employee on long-term disability still has an employment relationship and should not be separated.

To complete the transition process in myVRS Navigator, an employer must change the contract length, change the employment status and change the group life insurance end date. Employers must also send VRS a secure message with the employee's long-term disability information.

On the contract anniversary, the contract must be manually renewed in myVRS Navigator. Once a member is no longer on long-term disability, the member's status must be updated. **The process must be done in the correct order or the employer will receive an error message.**

VRS Customer
Contact Center
888-827-3847

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Long Term Disability VRS Guide

Steps :

Change the Contract Length	Page 4
Change the Employment Status to Leave Without Pay	Page 9
Change the Group Life Insurance End Date	Page 11
Send a Secure Message to VRS	Page 14
Renew the Contract Each Year	Page 17
Change the Employment Status if the Member Returns to Work	Page 19
Separate the Member if Long-Term Disability Ends	Page 23
Notify VRS when an Employee Goes on SSDI	Page 25
Notify VRS when an Employee Goes off SSDI	Page 27
Make a Correction if myVRS Navigator Separates a Member	Page 28

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Long Term Disability 1% Pension Contribution

- 1% pension benefit is payable if the LTD claimant is approved for Social Security Disability.
- Anthem issues a monthly check payable to the employer, c/o the LTD claimant in the amount of the 1% benefit (first check includes any retroactive benefit).
- Anthem sends a letter about the pension benefit rider to the LTD claimant
 - Notifies the LTD claimant of the 1% pension benefit made payable to the employer on their behalf to be applied to their VRS Pension account
 - Specifies the amount and the anticipated duration of the monthly pension benefit
 - Explains the amount of any retroactive payment, if applicable
 - Directs the claimant to contact the employer for details on how/when the payment is applied to their VRS account
 - A letter is also mailed to the employer (arrives separately from the first reimbursement check)

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Common Questions

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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

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Recurrent Disability

If an employee returns to work after being out on Short Term Disability but needs to go back out again, would the original 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.

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Summer Break

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

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

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

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Voluntary Supplemental Health

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Voluntary Supplemental Health

Provide peace of mind against the unexpected



Accident

Covers medical services, like ER visits, surgeries, or follow-up care needed due to an accident

Rates start at \$4.62/month for single coverage low plan



Critical Illness

Covers 18 specific illnesses, including invasive cancer, heart attack, stroke, and neurological disorders

Rates start at \$2.82/month for single coverage low plan (age 18-24)



Hospital Indemnity

Provides fixed, per-day benefits for inpatient hospitalization caused or contributed to by an accident or illness

Rates start at \$12.35/month for single coverage low plan

Plan1/Plan2

employees are eligible in addition to Hybrid employees!

Competitive rates!

Auto-notification

for groups with Anthem medical!

\$50 health screening benefit

included with Accident and Critical Illness plans!

No network requirements!

No medical questions

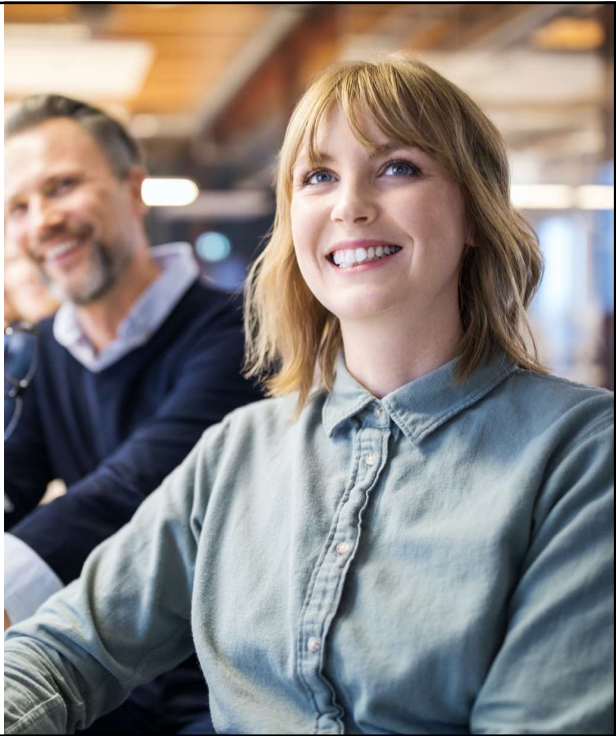
required to enroll!

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Supplemental Health Advantages

- **Save 5%** on your VAcorp Hybrid disability rate when you offer at least one supplemental health plan.
- 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 supplemental health product.
- Supplemental health plan rates guaranteed through June 2025.

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Additional advantages for entities with Anthem medical coverage



Auto notification feature

When a member has an eligible claim on their Anthem medical plan, we will notify them that they may have an Accident, Hospital Indemnity, and/or Critical Illness claim. Notification includes claim filing instructions.

Whole Health Savings*

Save on your Anthem medical premium by offering Anthem supplemental health.

- Clients with fully-insured Anthem medical: 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: 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.

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Anthem Whole Health Connection

Integrated Claims Process

Reminding members of eligible claims

Auto-Notification Process

Member Registration

Member with Anthem medical registers at Anthem.com and sets email preferences to receive EOBs electronically

Medical Claim

Members with Anthem medical have a medical claim.

Data Analyzed

Claims data for members with Supplemental Health coverage is analyzed for key events.

Auto-Notification

Anthem sends an email notifying the member of their eligible claim on their Supplemental Health plan.

Member must register at Anthem.com and set email preference to receive EOBs electronically.

Cash in Hand

Claims process is expedited and members receive their lump-sum benefit sooner.

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*Integrated Claims Process applies to Anthem medical accounts on WGS only.

Just a heads up, your medical claim was approved. Is a lump-sum payment waiting?

[View email in a browser](#)

SAMPLE

Your claim is approved

Hi Jessica,

Your medical claim ending in J22754 from 05-11-21 was approved.

After reviewing your claim, we noticed you have additional coverage with us and wanted to remind you that you may be able to get a lump-sum payment under your accident, critical illness or hospital indemnity plan. To find out more, just call us at 1-800-407-5889. If you're ready to file a claim under your accident, critical illness or hospital indemnity plan right now, just follow the directions on this [claim form](#).

Your Explanation of Benefits (EOB) will be available soon. While you wait for your EOB, you can always check the details of your recently approved claims anytime. Just use the [Sydney Health](#) mobile app or log in to [anthem.com](#).

Check your claims

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Voluntary Solutions Team

Delivering a seamless enrollment experience with personalized guidance every step of the way

- 1 Custom enrollment strategies** ✓
We'll work with you to tailor a plan based on your unique needs.
- 2 Personalized enrollment kits and materials** ✓
Our communications go beyond the basics to help your employees make the best decisions for themselves and their families.
- 3 End-to-end guidance** ✓
We'll support you by managing all enrollment logistics and enrollment meetings.


37% higher
participation rate

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Supplemental Health Update

Accident • Critical Illness • Hospital Indemnity

8
VAcorp
entities
implemented
coverage between
7/1/2022-
10/1/2022

19
lines of
coverage
Accident
Critical Illness
Hospital Indemnity

1,175
policies
implemented
during initial
enrollment



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Participation Drawing



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