











## Hybrid Disability Spring Training

March 21, 2023


March 30, 2023



Devonne Whitfield, Hybrid Disability Specialist



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



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

### Agenda

- › Claim Stats & Rate Announcement
- › Voluntary Supplemental Health
- › Billing & Remittance
- › Contacts & Resources
- › STD & LTD Benefits
- › Leave Policies
- › FAQs
- › Prizes

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## Claim Stats

For the period 7/1/2021-6/30/2022

# 1,602

new, approved STD claims

6% decrease in incidence rate

# Top 3

clinical drivers of STD claims:

- 1-pregnancy
- 2-musculoskeletal
- 3-injury

# 6%

increase in STD average durations

durations have been below benchmark

durations impacted due to ability to receive care  
and desire to seek care during the pandemic

# 121

LTD claims approved since program inception

driven by:

- 1-musculoskeletal
- 2-neoplasms
- 3-injury

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## Productivity Solutions

Disability and Medical Integration

# 265

STD claimants engaged in a  
Care Management Program

*743 contacts occurred  
805 goals were set*

# 5,348

fewer lost workdays than  
expected – equivalent of 21  
FTEs since program  
inception

# 63%

of claims for entities with  
Anthem Medical utilized  
medical information for claim  
processing

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## Rate Announcement

The rate guarantee for both Hybrid Disability and Supplemental Health has been extended through June 30, 2027.



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## Voluntary Supplemental Health

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# Voluntary Supplemental Health

An exclusive offer for VAcorp members!

**Accident, Critical Illness, and Hospital Indemnity**  
Implement one, two, or all three plans

**Pricing advantage**  
Due to scale of VAcorp

**Rate guarantee**  
Rates are guaranteed through June 2027

**Plan 1 / Plan 2**  
Employees are eligible to enroll in addition to Hybrid employees



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# Voluntary Supplemental Health

An exclusive offer for VAcorp members!



**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**



Benefits are paid directly to the employee to use the payments at their own discretion – whether that is covering medical out-of-pocket costs, lost income, rent or other personal expenses.

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## Voluntary Supplemental Health Bundling Discounts

- › **Save 5%** on your VAcop Hybrid disability rate when you offer at least one supplemental health product.
- › Whole Health Savings for Anthem medical groups:
  - › 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 \$0.30 per employee per month for each product offered. Offer all three products and get extra savings for a total of \$1.00 per employee per month.
  - › Whole Health Savings is not available for TLC groups.

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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.

## Personalized Prompt for Supplemental Health Benefit

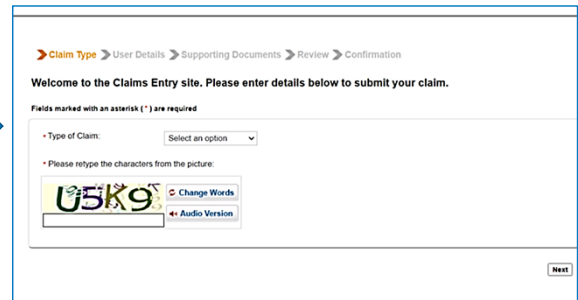
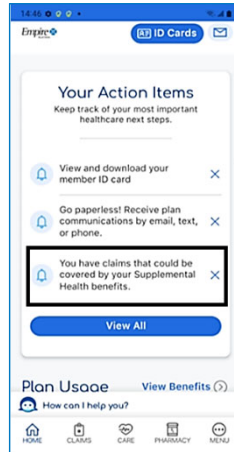
Secure Web

Mobile

**Go-Live Date:**  
March 15, 2023

**Market impact:**  
Members with Supplemental Health benefits who may have potential claims

**Summary of Member Experience Impact:**  
A new personalized action has been introduced for members who have Supplemental Health plans along with an Anthem health plan and may have eligible claims under their Supplemental Health benefits. This personalized action item will have a link to navigate the member to the claim website to download and submit the claim form.



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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.



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# Voluntary Supplemental Health

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



# Billing & Remittance



## Billing & Remittance

Send the following together in one envelope:

1. Completed Invoice
2. VRS Snapshot(s)
3. Payment

*Include all entities and departments covered under your VRS Organization Code (DSS, PSA, etc.)*



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## Invoice

- › The invoice is a formatted spreadsheet that will automatically calculate the cost when you enter the number of lives and creditable compensation.
- › Mistakes affecting the amount paid can be corrected.
  - › If a deduction was not paid for an employee, correct this by paying the extra amount and reporting as an adjustment the following month. Enter a brief explanation in the Adjustment Description field.
- › Refrain from following a pattern of overpaying one month, then using the "credit balance" in subsequent months.



### 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 %		
\$66,742.99	Monthly Creditable Compensation		*Adjustment	\$ 352.40
			*Adjustment Description	
			Rounding	
				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](mailto: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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## VRS Snapshot

- › VRS Snapshot corroborates **number of lives** and **creditable compensation**
- › VRS snapshot is found on the Navigator website
  - › Contribution Summary page, under Other Details, select the DC Plan Contributions tab
- › Send snapshot for the same month as the reporting period
- › Schools send two snapshots:
  - › Non-professionals (non-administrative school staff) and Professionals (teachers and administrative staff) even none are enrolled in that period

The screenshot displays the VRS Snapshot report interface. At the top, there are tabs for Confirmation, File, Payments, Workflow, and Report. Below these is a 'Request Snapshot File' button. The main section is titled 'Contribution Summary' and includes the following information:

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

Below this is the 'Defined Benefit (DB) Plan Contribution Summary' table:

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

Next is the 'Defined Contribution (DC) Plan Contribution Summary' table:

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

At the bottom, there is an 'Other Details' section with tabs for Employment Summary, DB Plan Contributions, DC Plan Contributions, Benefit Contributions, DB Plan Adjustments, DC Plan Adjustments, Benefit Adjustments, and Service Purchase. The 'DC Plan Contributions' tab is selected, showing a table with columns: Plan, Org Code, Active Members, Creditable Compensation, Employer Contribution - Mandatory Hybrid 401(a), and Employee Contribution - Mandatory Hybrid 401(a). The data row shows: Virginia Retirement System - Hybrid, [Blank], 17, \$46,477.09, \$464.76, and \$464.76.

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## Monthly Payment

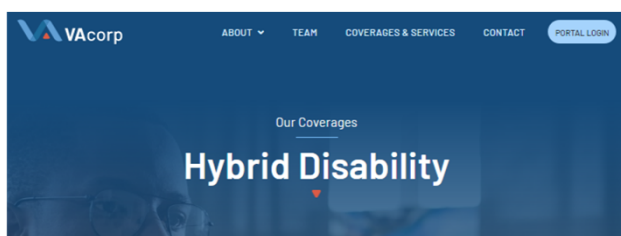
- › Ensure the amount paid matches the total amount on the invoice.
  - › Amounts off by a few cents due to rounding are acceptable.
  - › If the amounts differ by more than a couple of dollars or persistent invoice adjustments are required, then something is wrong and needs to be corrected.
- › If payment is made by another department or through a bill pay service, email your documents to [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com) and we will match when payment arrives.
- › ACH payments are accepted. Contact [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com) for information.
  - › When paying by ACH, provide notice of payment by email to [billing-hybriddisability@riskprograms.com](mailto:billing-hybriddisability@riskprograms.com), include date and amount to assure account is properly credited.
- › Do not include Hybrid Disability premium on the same check paying for other lines of coverage with VAcrop.

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# VAcorp Hybrid Disability Webpage

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



← Back to Coverages



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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 questionnaire
- 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 2022 training slides
- Hybrid Disability fall 2022 training webinar

## Hybrid Disability Plan Contacts



**Dedicated Claims Line for VAcorp: (844) 404-2111**

### How to file an STD claim

File STD claim by phone or check status: (844) 404-2111

File STD claim online: <https://myspecialtyappsanthem.com/claims/alic>

Email STD claim form or supporting documentation: [disability@anthem.com](mailto:disability@anthem.com)

Fax STD claim: 800-850-0017

### Resources for Employers

Claim portal: <https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC>

Email an attachment or provide information for a claim: [disability@anthem.com](mailto:disability@anthem.com)

### Account Manager

Tiffany Sensabaugh

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

(540) 236-8338

VAcorp Hybrid Disability  
Contact Information

<b>Dedicated Claims Line for VAcorp: (844) 404-2111</b> Hours of Service: 24/7 File STD claim by phone or check status: (844) 404-2111 File STD claim online: <a href="https://myspecialtyappsanthem.com/claims/alic">https://myspecialtyappsanthem.com/claims/alic</a> Email STD claim form or supporting documentation: <a href="mailto:disability@anthem.com">disability@anthem.com</a> Fax STD claim: 800-850-0017	
<b>Resources for Employers</b> Claim portal: <a href="https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC">https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC</a> Email an attachment or provide information for a claim: <a href="mailto:disability@anthem.com">disability@anthem.com</a>	
<b>Account Manager</b> Tiffany Sensabaugh <a href="mailto:vacorpservice@anthem.com">vacorpservice@anthem.com</a> (540) 236-8338	
<b>STD Case Managers</b> Groups A – E Jasmine Reid Groups F – P Nicole Timmons Groups Q – Z Chastel Thornton	<b>LTD Case Managers</b> Groups A – R Kylan Kidd Groups S – Z Patricia Steele
<b>Additional Resources</b> VAcorp: <a href="https://www.vacorp.com">https://www.vacorp.com</a> Anthem: <a href="https://www.anthem.com">https://www.anthem.com</a> Anthem Hybrid Disability: <a href="https://www.anthem.com/hybrid-disability">https://www.anthem.com/hybrid-disability</a>	
<b>Learn More About Employee Benefits</b> Anthem: <a href="https://www.anthem.com">https://www.anthem.com</a> VAcorp: <a href="https://www.vacorp.com">https://www.vacorp.com</a>	

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## Hybrid Disability Plan Contacts



### STD Case Managers

**Groups A – E**  
Jasmine Reid

**Groups F – P**  
Nicole Timmons

**Groups Q – Z**  
Chastel Thornton

### LTD Case Managers

**Groups A – R**  
Kylan Kidd

**Groups S – Z**  
Patricia Steele

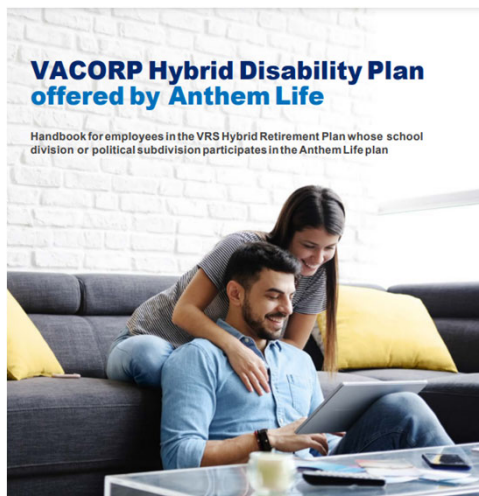
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<b>Resources for Employers</b> Claim portal: <a href="https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC">https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC</a> Email an attachment or provide information for a claim: <a href="mailto:disability@anthem.com">disability@anthem.com</a>	
<b>Account Manager</b> Tiffany Sensabaugh <a href="mailto:vacorpservice@anthem.com">vacorpservice@anthem.com</a> (540) 236-8338	
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<b>Learn More About Employee Benefits</b> Anthem: <a href="https://www.anthem.com">https://www.anthem.com</a> VAcorp: <a href="https://www.vacorp.com">https://www.vacorp.com</a>	

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## Employee Handbook:



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## Benefits at a Glance:

**Group Short Term Disability Program**

Virginia Association of Counties Group Self Insurance Risk Pool (VACORP)  
Policy # A00000000  
Effective date: July 1, 2019

Group Short Term Disability (STD) program provides for the payment of an indemnity benefit to eligible employees who become disabled due to a covered illness or injury. The purpose of this program is to provide financial assistance to employees who are unable to work due to a covered illness or injury.

Eligible employees are those who are employed by a participating employer and who are covered by the VACORP plan. Employees must be employed full-time (at least 30 hours per week) and must be under the age of 65.

Benefits are payable for a maximum of 26 weeks per year. The benefit amount is 60% of the employee's pre-disability gross salary, up to a maximum of \$5,000 per week.

Employees must provide medical evidence of disability to the claims administrator. The claims administrator will determine the employee's eligibility for benefits and the amount of the benefit.

Employees who are on long-term disability may also be eligible for other benefits, such as health insurance, life insurance, and pension plans.

**Group Long Term Disability Insurance**

Virginia Association of Counties Group Self Insurance Risk Pool (VACORP)  
Policy # A00000000  
Effective date: July 1, 2019

Group Long Term Disability (LTD) insurance provides for the payment of an indemnity benefit to eligible employees who become disabled due to a covered illness or injury. The purpose of this program is to provide financial assistance to employees who are unable to work due to a covered illness or injury.

Eligible employees are those who are employed by a participating employer and who are covered by the VACORP plan. Employees must be employed full-time (at least 30 hours per week) and must be under the age of 65.

Benefits are payable for a maximum of 36 months per year. The benefit amount is 60% of the employee's pre-disability gross salary, up to a maximum of \$5,000 per week.

Employees must provide medical evidence of disability to the claims administrator. The claims administrator will determine the employee's eligibility for benefits and the amount of the benefit.

Employees who are on long-term disability may also be eligible for other benefits, such as health insurance, life insurance, and pension plans.

## Certificates:

**Summary Plan Description**

Group Short Term Disability Program

**A guide to your benefits**

This document describes the benefits provided by the Group Short Term Disability Program. It is intended to provide a general overview of the program and is not intended to provide a complete description of the program. For more information, please contact your employer or the claims administrator.

**Long Term Disability Insurance**

**A guide to your benefits**

This document describes the benefits provided by the Group Long Term Disability Insurance Program. It is intended to provide a general overview of the program and is not intended to provide a complete description of the program. For more information, please contact your employer or the claims administrator.

## Flyer: How to File an STD Claim

**Short-term disability**

**How to file a short-term disability claim**

**File your claim by phone.**

After you tell your employer you're going to be out of work, tell us. Call us toll free at 1-844-404-2111 as soon as you know you'll be missing work or if you're already off work. We'll need the information from you that's listed on the back page so we can start your claim.

**We'll need your OK to contact your doctor.**

We'll send you a packet that has all the information and forms you'll need for your claim, including a medical release form. We can only contact your doctor after you sign this form and send it back to us. It's very important that you complete and return these forms to us as soon as you can.

**Your disability case manager is your main contact.**

You'll get your own disability case manager (DCM), who will be your main contact. Your DCM may:

- Call you with information and answer your questions.
- Contact your benefits manager at work to make sure we have all of your correct information.
- Get your health records to work on your claim. This includes your doctor's treatment plan and estimates on when you can return to work.
- Act as the main point of contact between you, your doctor and your supervisor. This can help you return to work as quickly and safely as possible.

**Our goal is to get you back on your feet and back to work.**

Your employer works with us to help employees out on disability return to their jobs safely. If you're out on disability, your DCM will talk with you, your doctor and your benefits manager to see if any jobs become open during your time out that your doctor might feel you can do, like a job that doesn't have heavy lifting or a desk job that lets you stay off your feet. One thing's for sure – we'll all work together to help you return to your job when the time is right.

**Three easy steps to file your short-term disability claim**

1. Tell your employer.
2. Call us at 1-844-404-2111, Monday through Friday, 8 a.m. to 8 p.m. ET.
3. Fill out the forms we'll send to you and send them back.

**Submit anticipatory claims early.**

Prepare for a planned surgery or maternity leave by submitting your claim early. You can file your claim as early as 1-2 months prior to your scheduled leave. Your claim will be set up in a "suspended" status until you go out on leave.

**While you're off work, we'll be working on helping to get you better.**

Your health and disability plans give you extra benefits that can help you get your health back on track.

**You may have your own medical nurse care manager.**

If you have a chronic or long-term health condition or one that might cause future problems, you may be contacted by one of our medical nurse care managers. These are registered nurses who'll work with you and your DCM to help you get better. Since everyone heals differently, every claim is based on a person's own situation. If you haven't talked with a medical nurse care manager yet and would like to, your DCM can connect you with one anytime.

Your DCM may also offer to transfer you by phone to a counselor at our Resource Advisor assistance program. Our trained counselors can help you cope with your own disability or with the stress and responsibility of caring for a family member when they're seriously ill.

**When you call, have this information ready so we can get your claim started quickly:**

- Your address and phone number
- Your Social Security number and employee ID number
- Your doctor's name and phone and fax number
- The reason you can't work
- Your job title and work hours
- Your last day, or most likely last day, of work
- The date you expect to return to work

**Call 1-844-404-2111 to report a short-term disability claim**

**Have this information ready when you call:**

- Your name, Social Security number, employee ID number, birth date, phone number and address.
- The date and cause of your disability, and when you expect to return to work. If you're pregnant, your expected delivery date.
- Name, address and phone number of each doctor you're seeing.

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## Previously Recorded Trainings



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## Hybrid STD and LTD Benefits

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## 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.
- › Notices from VRS concerning the State's VLDP program, including rate information, do not affect this program.

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## STD & LTD Benefit Summary

	Short Term Disability	Long Term Disability
Funding:	Self-funded (benefits paid by employer)	Fully-insured (benefits paid by Anthem)
Elimination Period:	7 <u>calendar</u> days	125 <u>work</u> days
Benefit Percentage:	60%, 80%, or 100%	60%
Maximum Benefit Period:	125 <u>work</u> days	Disabled prior to age 60: SSNRA Disabled at age 60-64: 5 years Disabled at age 65-68: to age 70 Disabled at age 69 or older: 1 year

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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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## 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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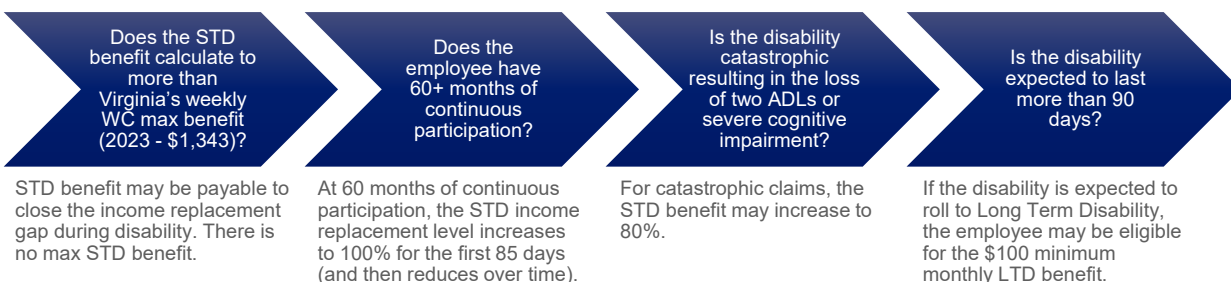
## FAQ #1

Can a Hybrid employee receive disability benefits in addition to workers' compensation benefits?

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## Answer: Disability benefits may be payable in addition to worker's compensation benefits in some situations.

- › If the STD benefit calculation is more than the workers' compensation benefit, the employee may be eligible for an STD benefit.
- › Disability benefits are offset by workers' compensation benefits.
- › If the workers' compensation benefit is greater than the STD benefit, the employee will not receive STD benefits.
- › Several questions need to be asked in order to determine if short term disability benefits may be payable in addition to workers' compensation benefits.



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## Short Term Disability Work-Related

A work-related disability is the result of an occupational illness or injury that occurs on the job. To qualify for a work-related benefit, your illness or injury must be considered compensable under the Virginia Workers' Compensation act or other compulsory benefit law.

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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## Work-Related Disability Example STD Benefit Calculation

*Scenario: Employee has been approved for workers' compensation. Employee has also been approved for short term disability and has more than 60 months of continuous and, therefore, qualifies for 100% STD benefit. Employee's weekly pre-disability income is \$1,500.*

### Workers' Compensation Calculation:

Pre-disability income	\$1,500.00
x 66.67% workers' compensation award	x 0.6667
Weekly workers' compensation benefit	<hr/> \$1,000.05

### STD Benefit Calculation:

Maximum weekly STD benefit (100% income replacement)	\$1,500.00
Less workers' compensation benefit amount	<hr/> - \$1,000.05
Weekly STD benefit	\$499.95

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## FAQ #2

**What is the employee's effective date of coverage in the Hybrid disability program?**

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## Answer: Code of Virginia § 51.1-1153 Participation in the program

*“B. The effective date of participation in the program for participating employees shall be their first day of employment or the effective date of their participation in the hybrid retirement program described in § 51.1-169, whichever is later.”*

On this date, you will begin counting for the 12 month waiting period for non-work-related STD claims and the 60 month waiting period for higher income replacement levels.

Your Disability Case Manager will ask you for the employee's date of hire and VRS effective date on the Eligibility Questionnaire.

Hello,

We have received the short-term disability claim for

**If the employee has provided any DOT or WORK NOTES, IMAGE FORMS, or verifying documents from the Employer, please forward copies to our office, so 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  
     5. If No, is the employee enrolled in the Legacy plan?
6. Effective date of enrollment in VRS:
7. Insurance effective date:

**Follow Up Question: We have a new employee who previously worked for another VRS employer. Will the employee receive credit towards the 12 month and 60 month waiting periods?**

Answer: No, the employee is required to satisfy a new 12 month waiting period for non-work-related disabilities and 60 month waiting period for higher income replacement levels beginning with the new hire date. This also applies if the employee leaves covered employment with you and then returns after a bona fide break in service (one full calendar month).

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## FAQ #3

**Do we continue employee contributions while they are out on claim?**

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**Answer: Most contributions are continued during STD, but stopped at the end of the STD claim if the employee does not return to work.**

VRS Contributions	
STD – continue	LTD – discontinue
VRS defined benefit and defined contribution continue during STD claims. These contributions will stop at the end of the STD claim if the employee does not return to work. The 1% employer contribution will be paid during LTD only if the employee becomes approved for SSDI.	

Health Insurance	
STD – continue per Code of Virginia	LTD – you may cancel and offer COBRA

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## FAQ #4

**Our employee on STD is going to be out longer than 125 work days. What happens next?**

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## Answer: The claim will be reviewed for Long Term Disability.

- › If a disability doesn't resolve by the 125<sup>th</sup> 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.
- › 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 request a final confirmation the 125<sup>th</sup> 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

XXXXXXXXXX

RE: Long Term Disability  
 Group #: AL00006723 – Vacorp – XXXXXX  
 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.

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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

- › LTD is full case management (unlike STD) so medical records are required, dating back to the date of disability
- › Authorization form needed to request medical records

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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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## Long Term Disability VRS Guide

Email [vacorpservice@anthem.com](mailto:vacorpservice@anthem.com) to request the VRS Guide



### 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 :

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Make a Correction if myVRS Navigator Separates a Member .....	Page 28

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# Participation Drawing



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.