

Hybrid Disability “Question of the Month”

Question Do I still send twelve payments for ten and eleven month employees?

Answer Yes, twelve payments are required for the ten and eleven month employees. Please contact billing-hybriddisability@riskprograms.com to discuss this in further detail if you feel that you will not be able to meet this requirement.

Question Is the number of Hybrid Retirement employees that we report on the invoice a cumulative number?

Answer Yes, the number entered on the invoice remittance should be the total cumulative number of all employees enrolled in the Hybrid plan for the month being reported. For example: If you reported one (1) employee in January and you had three (3) new hires in February, the total number of Hybrid plan employees for this report would be four (4).

Question When and how do I begin to pay for a Hybrid Retirement plan employee?

Answer Once you enter new employees in the Hybrid Retirement plan using the VRS navigator, they are enrolled in this disability program and payment is due VACORP. Payment is based on the monthly creditable comp reported to VRS. Only the highlighted fields on the invoice worksheet may be edited. This includes Member Number, Member Name, Number of covered employees, Total Creditable Comp, and Month Reported. The rest of the worksheet is protected to ensure the correct rate calculation.

Question Should I include in the reported creditable compensation the stipend amount paid for working summer school, coaching, etc.?

Answer No, stipends are not considered part of creditable compensation. The additional stipend amount is not included when determining the amount to be paid for disability benefits.

Question Would employers continue to pay for employees that are out on leave without pay (LWOP)?

Answer VACORP asked for guidance on this from VRS, which only requires premium when the Hybrid Plan employee is earning creditable compensation. **Those not earning credible compensation are not eligible for Hybrid Disability coverage during the time in which they are on leave unless the employee is on FMLA, STD or approved leave without pay that is shorter than 30 days.** If this is the case, you can keep them on the benefit plan. Just add these employees to the remittance invoice sent to VACORP, even if they are not in your VRS snapshot.

Question How do we go about filing a claim for disability benefits?

Answer There are three parts to a Disability Claim Form: (1) Employer section, (2) Employee section, and (3) Attending Physician's Statement. The employer and employee may complete their portions **either online <https://myspecialtyappsanthem.com/Claims/ALIC> or by calling 844-404-2111.** Anthem will contact the treating physician to complete the Attending Physician's Statement.

Question Where can I direct my hybrid plan employees to obtain a disability claim form?

Answer The employer and employee may complete their portions **either online <https://myspecialtyappsanthem.com/Claims/ALIC> or by calling 844-404-2111.** Anthem will contact the treating physician to complete the Attending Physician's Statement.

Question I'm confused about how to fill in the information about my employee's sick leave and compensation on the Employer's Statement.

Answer Employees may use sick leave to cover the first seven calendar days of the Short Term Disability waiting period if they have leave available. Provided the claim is approved, the STD benefit will become payable on the eighth day of disability and that day begins the count for the 125 work day STD period. This benefit will be the primary source of compensation from the employer. The employee may SUPPLEMENT the Short Term disability benefit with leave if your leave policies allow it, but if the leave is only supplementing the disability benefit and is no longer the employee's primary source of income, the supplemental leave does not need to be reported on the Employer's Statement.

- Question** An employee wants to file a Short Term Disability claim. Where do we find the customized hybrid disability claim packet?
- Answer** The employer and employee may complete their portions **either online** <https://myspecialtyappsanthem.com/Claims/ALIC> or by calling 844-404-2111. Anthem will contact the treating physician to complete the Attending Physician's Statement.
- Question** Is the Employer required to notify VRS when a Hybrid claimant is approved for Long Term Disability?
- Answer** Yes. The employer may call VRS to provide this information. Contact VRS for additional guidance for this notification. VRS can be reached at 1-888-827-3847.
- Question** I have an employee on the hybrid plan that has been called out of state to care for her parents. Both of her parents have been hospitalized and are having surgery. Would my employee qualify for a temporary disability under the hybrid disability plan?
- Answer** No, the VACORP Hybrid Disability Plan provides income protection only in the event that a Hybrid Plan employee is unable to work due to their own physical disease, mental disorder, injury or pregnancy.
- Question** A teacher was disabled during summer break, a non-contract period, but she continued to receive her 10 over 12 pay during that time. How do I calculate the Last Day Worked, the Benefit Waiting Period, the Last Day Compensation was paid and the 125th Workday for this disability?
- Answer** Date of Disability drives every claim, even if the disability occurred during a non-contract period. The Last Day Worked will be the last day of the prior contract year. The Benefit Waiting Period is the next seven consecutive calendar days from the Date of Disability, which counts as Day 1. The last date through which compensation was paid would be the seventh day of disability. The type of compensation in this scenario during a non-contractual period would be spread pay, installment pay, or whatever name your entity has given to the 10 over 12 payments. The Notice of Decision may indicate that benefits become payable on the eighth day of disability, but the Code of Virginia indicates the benefit is only payable on workdays (contract) days. Payment of the benefit would not begin until the first day of the next contract year, assuming the period of disability extends into the new school year. The 125th workday count excludes non-contract work days so summer break is excluded and the workday count begins with the first day of the next contract year. Contracted work days, paid holidays and snow days are to be included in the 125th workday count.
- Question:** How do I update the disability case manager when my employee actually goes out on disability after filing an "anticipatory claim" (in anticipation of having her baby or surgery)?
- Answer** Contact the Disability Case Manager assigned to the claim or call 844-404-2111. Contact information for Case Managers may be found at www.VACORP.org/hybriddisability
- Question** I just received a call from a hybrid plan employee who is pregnant. She indicated that her doctor wrote her out the entire FMLA period for recovery, nursing and bonding. Will the employee be able to receive the STD benefits for the entire 12 weeks based on the medical note?
- Answer** Short Term Disability is payable only while the employee is **medically disabled**, in this case due to pregnancy and delivery. Nursing and baby bonding are not covered conditions for STD benefits. If the disability is no longer medically supported beyond the normal pregnancy recovery period - dependent on the type of delivery, but the employee chooses to stay out of work longer for nursing and baby bonding and that time is permitted under FMLA, she would need to make arrangements with you to use leave or go unpaid. **Disability is defined as** a physical disease, injury, pregnancy, or mental disorder that prevents an employee from performing the material duties of their occupation with reasonable continuity.
- Question** When does a new employee become eligible for non-work-related disability benefits?
- Answer** New employees become eligible for non-work-related disability benefits on the day following completion of 12 months of continuous employment in Hybrid Retirement Plan. The date of hire is used as the basis for the beginning of the 12-month waiting period. For teachers, non-contract days count towards the 12-month waiting period.

Question	If an employee is hired mid-month is their plan effective the first of the month following?
Answer	Eligibility aligns with your hybrid retirement program. You must include all Hybrid plan employees that are reported to VRS on the monthly disability insurance remittance/invoice sent to VACORP.
Question	Why do I need to provide the employee's 125th workday for a Short Term Disability claim? How is this determined?
Answer	This info is needed to have an STD end date in the system, which enables setting the necessary flags for review of a claim to determine whether it may roll to Long Term Disability. The 125th workday also represents the Maximum Benefit Period (MBP) for Short Term Disability benefits under the Hybrid Plan. You would begin counting the 125th workday from the benefit payment start date. Snow days and Paid Holidays are counted as regular working days when counting an employees' 125th working day. <u>Regarding school divisions:</u> If the MBP for STD falls AFTER the end of a contracted school year, the 125 days are supposed to be "work days", so the MBP should NOT be during the summer months. For STD, the claim would close for the non-contracted time (i.e., summer) and reopen when the contract is active again and the claimant is still disabled. If an STD claimant's contract is non-renewed, the 125th workday is still required as they could be eligible for LTD.
Question	I have a question regarding the benefit waiting period. I know there is a seven day benefit waiting period before benefits pick up. We have an employee who was in the hospital last week. This employee is able to work this week, but will be scheduled for surgery at the beginning of next month. Is there any way to count the five days that this employee was out last week and in the hospital as part of their first seven days once the surgery is performed – or--- do the days have to run consecutively with the time you are out?
Answer	Under the state code driving the VACORP Short Term Disability plan, the employee must be continuously disabled during the benefit waiting period of seven calendar days. Unfortunately, the five days your employee missed last week cannot be applied toward the Short Term Disability Benefit Waiting Period of seven continuous calendar days, since there is a gap between when the employee was absent and the scheduled surgery date. This employee will have to satisfy the Benefit Waiting Period of seven continuous calendar days at the time of their surgery in order to claim her Short Term Disability benefits.
Question	How do we calculate short term disability benefit payment for teachers/employees with Equalized Payroll/Deferred Salary?
Answer	Short Term Disability (STD) benefit amount depends on how the pay is reported to VRS. If the annual salary is divided by 10 and reported to VRS 10 times, the monthly STD benefit is based on that number. For example, \$20,000 annual salary/10 = \$2,000 credible compensation reported to VRS. STD benefit is 60% of \$2,000 or \$1,200. If annual salary is paid over 12 months and reported to VRS 12 times, example, \$20,000 annual salary/12 = 1,666 credible compensation reported to VRS. STD benefit is 60% of \$1,666 or \$1000. STD benefits cease during non-contract period (summer break). Teachers on STD whose annual salary is reported over 12 months will get an increase in pay when summer starts (contract days end). While their STD benefit stops, their normal payroll would pick back up at 100%. If they remain disabled at the start of the new contract year, they would go back on STD benefit at 60% pay.
Question	Who issues the benefit payments when a Hybrid employee goes out on Short Term Disability?
Answer	The employer issues the disability benefit payments (from its usual payroll method), as this is a self-insured program designed by the General Assembly.
Question	Short Term Disability benefits are payable for up to 125 workdays. Are snow days considered workdays?
Answer	Yes, snow days are workdays. They are not considered an interruption in employment, so they are workdays.
Question	Can Hybrid employees with employer-provided disability insurance purchase an additional, individual disability policy from an outside vendor? If so, will they remain eligible for the Hybrid Disability benefit?
Answer	Hybrid Plan employees may purchase individual disability insurance from another vendor and remain eligible for the Hybrid Disability Program benefits. <u>However, this provides duplicate coverage.</u> Since you already provide disability insurance for the Hybrid Plan employees, it is unnecessary for them to purchase individual disability insurance after the 1 year waiting period ends. It is within your discretion, as employer, whether you allow individual payroll deductions for this duplicate coverage.

Question Does Anthem have a rate guarantee for the VACORP Hybrid Disability Program?

Answer Yes, Anthem rates are guaranteed through June 30, 2024.
Update: The rate guarantee has been extended through June 30, 2027.

Question I heard Anthem made some changes to the way they originally were processing Hybrid Disability claims. Can you give me some details?

Answer Yes, Anthem listened to member feedback and made changes to improve the disability claim turnaround time. They have also included some helpful hints for a smoother claims process. These include:

- Expedited approval of maternity claims: once the claim has been filed and eligibility has been determined, Anthem will approve these claims based on the expected due date and follow up to confirm delivery date, type and status of the employee.
- Anthem will approve with Out of Work Notice or Attending Physician Statement.
- Claims notices are uploaded to portal and available for status review within 24 hours of receipt.
- Weekly reports are available to view in the online portal every Monday with claims information for the week prior.

Please keep the following in mind when filing a claim:

- Anthem accepts telephonic, online or paper claims. Telephonic and online claims are preferred.
- When filing online claims, complete as much information as you have available. This claim notification will begin the process; Anthem will gather any missing information after receiving the online or telephonic claim notification.
- The eligibility template can be uploaded with online claim submission OR emailed to LDClaimsTeam@anthem.com.

Question How long will does a claimant have to file a disability claim with Anthem? Can the employer establish a policy regarding timely filing of employee disability claims?

Answer Anthem will accept and process disability claims filed up to 12 months after the date of disability. After this time, the claim becomes a stale, dated claim. Employers can create internal policies requiring disability claims to be reported sooner than 12 months. The Hybrid Disability Program legislation does not specify how long an employee has to file a disability claim.

Question What is partial disability and can the employee come back to work under a reduced capacity and be eligible for STD benefits?

Answer A partial disability means an employee has a condition that allows them to perform some of their duties and work. They are eligible to receive a partial disability payment if they are unable, due to their disability, to earn 80% or more of their Pre-disability Earnings. Under the STD plan, an individual can continue to receive the STD benefits when working in a reduced capacity as long as they continue to meet the Definition of Disability under the STD plan. Please be sure to notify Anthem directly if an employee returns to work in a reduced capacity. Anthem will need to be notified of the employee's work hours and earnings to determine if the employee continues to be disabled under the STD plan and eligible for continued STD payment.

Question Does the Hybrid Short-Term Disability plan cover time away for an adoption?

Answer The Hybrid Disability Program provides benefits for Hybrid Plan employees that are disabled. To qualify for the benefit, the employee must have an illness, injury or other condition, such as surgery, pregnancy or a major chronic or catastrophic condition preventing the employee from performing the full duties of his or her job. Time away from work for an adoption is not a covered benefit.

Question Why does VACORP need the Snapshot from the VRS website, and is there anything else I can send instead?

Answer The program cost is based on the number of lives and the total creditable compensation for all employees enrolled in the Hybrid Retirement Plan as reported to VRS each month. The Snapshot total for your Hybrid Plan employees is a quick reference page available on the VRS Navigator, which provides corroboration of the information provided on the invoice self-reported to VACORP. Please do not send the Payment Scheduler Maintenance page from VRS Navigator, as this does not provide the information VACORP needs. (This shows contributions to retirement and life insurance but not the Hybrid Plan.) Similarly, please do not send internal spreadsheets sharing personally identifiable information. Contact billing-hybriddisability@riskprograms.com with questions.

Question	When my employee transitions to LTD, how do I handle the 1% pension contribution to VRS?
Answer	Once Anthem receives the Notice of Award from the Social Security Administration that a LTD claimant has been approved for Social Security Disability, Anthem calculates the additional benefit due for the Pension Benefit Rider. Anthem issues a check payable to the entity, c/o the LTD claimant in the amount of the Pension Benefit (including any retroactive benefit in the first payment). Anthem sends a letter about the Pension Benefit Rider to the LTD claimant, with a copy sent to the entity. The Pension Benefit Rider letter notifies the LTD claimant of the additional benefit made payable to the entity on their behalf to be applied to their VRS Pension account; indicates the amount and the anticipated duration of the monthly Pension Benefit; explains the amount of any retroactive payment, as applicable; and directs the claimant to contact the entity for details on how/when the payment is applied to their VRS account.
Question	To protect the health and safety of Virginians and reduce the spread of COVID-19, the Governor issued Executive Order 53 dated March 23, 2020. This orders the closure of certain non-essential businesses, limits the number of people that may gather, and closes all K-12 schools for the remainder of the 2019-20 academic year. This governmental action has raised many questions relative to processing disability claims, particularly for schools. The following guidance is provided to assist in processing Hybrid Disability claims.
Answer	<p><i>Guidance provided by One Digital:</i> Employees may be eligible for payroll benefits under the Family First Coronavirus Response Act or The CARE Act. Call One Digital directly for assistance with this category of benefit. 804-249-5152</p> <ol style="list-style-type: none"> 1 A person who is working from home and drawing regular hourly wages or salary becomes disabled because they have contracted COVID-19, which is a covered disability under the Hybrid Disability plan. Claim needs to be filed, as the person will no longer be able to perform their work duties from home; claimants will be paid disability benefits like any other illness in accordance to the schedule of benefits. 2 An employee who is at home, is not working but is drawing regular wages becomes disabled due to COVID-19 or any other illness or injury: Claim needs to be filed, as there is a disabling injury or illness; Anthem will approve a claim but will have a \$0.00 benefit as the employee has no loss of income; it is important to file the claim so the accident/injury is on record should it become a prolonged injury or illness requiring long term disability. 3 Entity or school is closed for business but is continuing to pay employees and has employees who are at home and not working. If this is the case and that entity or school division had an employee who went out on short term disability prior to the closing, we recommend that employee is taken off disability; normal payroll should be paid to this employee from the date they closed or as soon as possible after closing; no sick leave or annual leave should be deducted from payroll after the date of the closing. 4 What if entity or school is furloughing employees? For employees that are furloughed, the disability coverage will be maintained as long as premiums are paid; the plan will not pay a disability benefit, unless there is a medical condition (injury / illness) that triggers disability payment.
Question	Does the Hybrid STD policy cover absences for COVID-19? After the seven day waiting period, if an employee is confirmed or suspected they will be out more than one week, should we file a claim?
Answer	<p>In order to receive disability benefits an employee must have a disability diagnosed by a physician and a loss of income. If an employee has been diagnosed with COVID and is unable to work, they should submit a STD claim. As long as they have a physician certifying their disability and a positive COVID test, the claim is medically supported and would be approved. Outlined below are several scenarios:</p> <ul style="list-style-type: none"> • Employees who are diagnosed with COVID but are asymptomatic and able to work from home would not be considered disabled, as long as the employer supports work from home and there is no loss of income. • Employees who are diagnosed with COVID but are asymptomatic and unable to work from home would be considered disabled if the employee has a loss of income because they cannot perform their work from home. • Employees who are asymptomatic and self-quarantining are generally not approved for disability benefits because a physician must certify the disability for a claim to be approved. <p>Employees may also be eligible for Emergency Paid Sick Leave (EPSL) or Expanded FMLA through the FFCRA. Benefits paid by these programs would offset any Hybrid Disability benefit. Additional information on eligibility for EPSL and EFMLA is available through the Department of Labor.</p>

Question	When calculating the Short Term Disability (STD) period of 125 workdays, what days should/should not be included in the count?
Answer	The 125 workday STD period is based on a Monday-Friday workweek and includes paid holidays, contracted workdays, and paid Snow Days. The 125 workday count excludes non-contract days, such as summer break for teachers, non-paid Holidays, and non-paid Snow days. For contracted employees/teachers on STD, the 125 workday count stops at the contract end/summer break and continues (or begins) with the first day of the next contract year, if the employee remains disabled. As each STD claim nears the 125th workday, Anthem will request your validation of the 125th workday. This may require you to list your “non workdays” to arrive at the correct STD period/LTD start date. In lieu of this, you may provide your work/school calendar to Anthem, who is committed to making this process as easy as possible.
Question	What should we know if we want to terminate an employee on STD because the employee has exhausted FMLA, but is still eligible for STD and may also be approved for LTD benefits?
Answer	<ul style="list-style-type: none"> • All ADA and FMLA requirements will supersede in any employment terminations. This gives you the chance to handle each situation individually. • Do you outline what happens to employees after exhaustion of FMLA in your handbook? If not, you may not want to outline this for Hybrid Plan employees. <ul style="list-style-type: none"> o When you have a policy spelled out and documented in your employee handbook, you must follow that every time. • If the intent is to let go every employee when they transition from STD to LTD, then we would recommend seeking legal advice.
Question	Information you need to know when employees have been approved for LTD:
Answer	<ul style="list-style-type: none"> • Once the employee is eligible for LTD, Anthem will begin paying the disability benefits; you should terminate benefit coverage and notify the employee of their COBRA eligibility. • You need to notify VRS that this employee is on LTD. You can do this by calling the VRS customer service line at 888-827-3847 or connecting with your VRS Account Representative. • You need to continue to report the employee to VRS; you would need to leave them on the VRS report in case they are approved for the 1% contribution based on the SSDI approval (but that doesn’t always happen with LTD). • Additionally, once an employee is on LTD, <ul style="list-style-type: none"> o Their 4% member contribution will stop o They will continue to accrue VRS service credit
Question	We have had some recent staff changes. How do we update our contact information with Anthem and VACORP to ensure the appropriate people within our organization are receiving correspondence?
Answer	<p>This is important so both Anthem and VACORP provide information to your appropriate staff members.</p> <p>Claims Contact: When you have a staff change in the person that handles disability benefits, send an email to the Anthem Service Team for the Hybrid Disability program at VacorpService@anthem.com. In your email, provide the name and email address of the new person and the name to be removed from the list, as needed. In addition, indicate the type of correspondence the contact should receive (claims and/or day-to-day). Please keep in mind, new staff members may need to complete the Anthem online user agreement to receive a login to access claims information. This is available on www.VACORP.org under Coverages, Hybrid Disability.</p> <p>Billing Contact: When you have an employee that needs to receive VACORP’s monthly billing, send an email to billing-hybriddisability@riskprograms.com providing the name and email address of the new person – there can be more than one – and the name to be removed from the list.</p>
Question	Why does Anthem ask the employer for certifying documents from the physician as part of the claim process?
Answer	If the employee has already provided an out of work note or FMLA paperwork, Anthem can use this information to complete the claim review. Providing this information is not a requirement, but if you have it and can forward to Anthem, this will expedite processing of the claim. The authorization form that Anthem has the employee sign covers this information exchange, but often times the employer does not have a copy of the form. Your case manager can provide a copy of the signed form for your records.

Question	We have an employee who was out on Short Term Disability. The employee was cleared to return to work but needs to go back out again. Would the claim continue or would the 125 day clock start over?
Answer	<p>The length of the temporary recovery determines whether the original claim is continued or if a new claim will need to be filed.</p> <ul style="list-style-type: none"> • If the period of temporary recovery is 45 days or less and the employee becomes disabled again from the same cause, 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.
Question	Why does Anthem ask the employer for certifying documents from the physician as part of the claim process?
Answer	<p>If the employee has already provided an out of work note or FMLA paperwork, Anthem can use this information to complete the claim review. Providing this information is not a requirement, but if you have it and can forward to Anthem, this will expedite processing of the claim. The authorization form that Anthem has the employee sign covers this information exchange, but often times the employer does not have a copy of the form. Your case manager can provide a copy of the signed form for your records.</p>
Question	Question 1: How do I calculate the STD benefit for an employee with more than 60 months of continuous service in the Hybrid Plan, so qualifies for an increased benefit?
Answer	<p>Please refer to the STD Benefits at a Glance document, which is available on the VACORP website, under the Employee Information section (http://www.vacorp.org/wp-content/uploads/2019/09/Short-Term-Disability-Benefits-at-a-Glance-7-1-2019.pdf). This benefit summary includes a chart that will help you determine the benefits paid. The chart provides three items to consider:</p> <ol style="list-style-type: none"> 1) Whether or not the disability is work related 2) Number of months of continuous service 3) Number of work days paid at each percentage of weekly earnings (100%, 80%, or 60%) <p>Example: Non-work related disability for an employee with between 60 and 119 months of continuous service would be paid as follows</p> <ul style="list-style-type: none"> • 100% benefit for the first 25 days of disability • 80% benefit for the next 25 days of disability • 60% benefit for the remaining 75 days of disability
Question	Question 2: We have an employee that has an approved STD claim. This employee's number of months of continuous service will reach the next benefit level (see STD Benefits at a Glance http://www.vacorp.org/wp-content/uploads/2019/09/Short-Term-Disability-Benefits-at-a-Glance-7-1-2019.pdf). Do I need to change the STD benefit paid to this employee since their number of months of employment reaches the next level? No.
Answer	<p>The date of disability drives the claim. The months of continuous service level that applies on the date of disability will apply for the duration of the STD claim.</p>
Question	My employee delivered her baby just prior to her one year anniversary. Since she is not yet eligible for non-work-related Hybrid Disability benefits, can she file a disability claim for this after she reaches her one year mark?
Answer	<p>In most cases, the "date of disability" for maternity claims is the delivery date. The date of disability always drives the claim. If the employee delivered before she reached her one year service anniversary, then she is not eligible for Hybrid Disability benefits. The employee will be eligible for benefits for claims occurring after the one year waiting period ends.</p>
Question	I need to email Anthem about a specific disability claim. Which email address should I use?
Answer	<p>Email vacorpclaims@anthem.com to check the status of a claim or if you have an urgent need for information. If you are sending an attachment (for example, a doctor's note) the email should go to disability@anthem.com. Emails with attachments sent to disability@anthem.com are automatically imaged and saved to the claim in the system. Of course, you can login to view claims at https://myspecialtyappsanthem.com/Benadmin.</p>

Question	When calculating the Short Term Disability (STD) period of 125 workdays, what days should/should not be included in the count?
Answer	The 125 workday STD period is based on a Monday-Friday workweek and includes paid holidays, contracted workdays, and paid Snow Days. The 125 workday count excludes non-contract days, such as summer break for teachers, non-paid Holidays, and non-paid Snow days. For contracted employees/teachers on STD, the 125 workday count stops at the contract end/summer break and continues (or begins) with the first day of the next contract year, if the employee remains disabled. As each STD claim nears the 125th workday, Anthem will request your validation of the 125th workday. This may require you to list your “non workdays” to arrive at the correct STD period/LTD start date. In lieu of this, you may provide your work/school calendar to Anthem, who is committed to making this process as easy as possible.
Question	For contract employees, how do I notify Anthem of the employee’s paid contract days so the 125-day STD benefit can be calculated correctly?
Answer	The best way to provide this information is to include a calendar when you submit eligibility information for the claim review. Your Disability Case Manager may ask you for this information at 3 points during the claim, depending on the duration of the claim: <ol style="list-style-type: none"> 1. Beginning (when the eligibility questionnaire is requested for the claim review) 2. Midpoint (around 13 weeks) 3. End (just prior to LTD transition)
Question	If a disability claimant has an increase in salary while receiving disability benefits, do we need to notify Anthem?
Answer	Anthem does not need to know about pay increases for claimants because Anthem does not calculate the disability benefit; this is calculated by the employer. In addition, disability benefits are based on pre-disability earnings so pay increases do not affect the benefit paid for an existing disability claim. Regarding billing, salary increases that are reported to VRS are reflected in your VRS snapshot and should be reported in the monthly Hybrid Disability billing.
Question	I need to check the status of an STD claim. Should I email my Disability Case Manager directly or should I email vacorpclaims@anthem.com?
Answer	First, please log into the claim portal to check the status of the claim. If you need additional information, email vacorpclaims@anthem.com . This inbox is manned by the Claims Managers and they are able to provide a response within 24 hours.
Question	Some of our employees work nonstandard shifts. They work 10-hour shifts, 4 days per week rather than the standard 5-day work week. How do I calculate their 125th day of the Short-Term Disability (STD) period?
Answer	In this situation, you would not use a 4-day work week. Instead, you would convert their hours to a 5-day work week to count the days of the STD period.
Question	What is the process for partial disability and what steps do we, the employer, need to take?
Answer	If the employee is able to return to work part-time but is unable to earn 80% or more of pre-disability earnings, he/she may still be eligible for a disability benefit to help fill the income gap. Notify Anthem directly if an employee returns to work in a reduced capacity so the case manager can determine if the employee continues to meet the definition of disability to be eligible for the partial disability benefit. When calculating the 125th day, partial days count as one full day towards the max STD benefit period. To calculate the partial disability benefit: <ol style="list-style-type: none"> 1. Add part-time work earnings to the gross weekly STD benefit. 2. Compare the amount from #1 to the employee’s pre-disability earnings. If the amount is greater than pre-disability earnings, subtract the difference from the STD benefit.

Question	My employee has an upcoming medical leave and has filed an early disability claim in advance of this future absence. When can I expect to receive the eligibility questionnaire from the case manager?
Answer	Claims that are filed early (also called “anticipatory” claims) are set up in a suspended status until the employee goes out on disability. It is critical for the employee or employer to notify Anthem when the employee stops working. Once the case manager receives confirmation of the date of disability, the eligibility questionnaire is emailed to the employer and the claim is processed.
Question	Question: Who should I email if I need to check the status of an STD claim?
Answer	Answer: First, please login to the claim portal to check the claim status (link: https://myspecialtyappsanthem.com/BenAdmin/Account/logon/ALIC). If you need additional information, email vacorpclaims@anthem.com . This inbox is manned by the Claims Managers, who are able to provide a response within 24 hours.
Question	Does Anthem provide assistance with workplace accommodations to help STD claimants return to work sooner?
Answer	Yes, Anthem has a staff of certified Vocational Rehabilitation Counselors (VRCs) who are available to assist in situations where potential workplace modifications or accommodations may allow an employee to return to work more quickly after being out on claim, or stay at work during a disability. Anthem’s VRCs will work with the employer and employee to determine if assistive or adaptive technology can assist with work retention or improve the probability of return to work once on claim. Note that the employer or employee must initiate a review for Vocational Rehabilitation Services by emailing vacorpclaims@anthem.com .
Question	I am working through my first LTD claim and need guidance. Are there any resources or training materials available to help me through the process?
Answer	There is a training video posted on VACORP’s website that reviews the transition process from STD to LTD. Follow this link to view the video: STD to LTD Claim Transition Process . If you have questions or wish to schedule a 1:1 training session, contact your Anthem Account Manager at 540-236-8336.
Question	Are intermittent disabilities covered under the Hybrid STD plan?
Answer	Typically, intermittent absences are not approved under STD but it depends on the employee’s circumstances. Benefits are not payable for any week the employee makes over 80% of pay. If a claimant is able to return to work in a reduced capacity and is earning less than 80% of pay, the benefit may be payable under the “partial disability benefit”. The case manager will need to formally review all details before making a determination.
Question	Can I view STD and LTD claim status online?
Answer	Yes, access to Anthem’s Employer Portal allows you to view disability claim status online and generate STD/LTD reports. To request login access, complete the user agreement which can be found here: https://www.vacorp.org/wp-content/uploads/2021/11/Online-Claims-Reporting-User-Agreement-VACORP-REVISED-4-28-20.pdf
Question	What is the best way to initiate a short-term disability claim?
Answer	The preferred methods are online (https://myspecialtyappsanthem.com/claims/alic) and by phone (844-404-2111). The claim may be initiated by the employee or by the employer.
Question	Can an employee supplement the short term disability benefit with PTO?
Answer	Yes, the employee may supplement the STD benefit with PTO, sick leave, etc. as long as total income does not exceed 100% of pre-disability earnings. Additionally, the employee may use PTO during the 7 day elimination period.
Question	Can we pay the Hybrid Disability invoice through ACH?
Answer	Yes, VAcorp can accept ACH payments, which allows for quicker payment processing. If you are interested in paying by ACH, please contact Billing-hybriddisability@riskprograms.com .

Question	Will the Hybrid Disability program rates remain the same for FY23?
Answer	Good news! The current Hybrid Disability program rates are locked in through June 30, 2024, so your rates will remain the same at least until that time. <i>Update: The rate guarantee has been extended through June 30, 2027.</i>
Question	For pregnancy claims, do we need to notify Anthem once the baby is born?
Answer	Yes, the employee or employer needs to email disability@anthem.com or call 844-404-2111 to provide the date of delivery and advise if delivery was vaginal or cesarean section.
Question	Do I need to notify VRS when an employee is approved for Long Term Disability?
Answer	Yes, you will need to send a secure message to VRS to provide the employee's information. You will also need to update the employee's status in myVRS Navigator as well as the contract length and life insurance end date. 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. Follow this link to access detailed instructions: https://covlc.virginia.gov/CServer/Document/6A2080E0DDB242C59C1EBB30CF0714E3/Reporting%20Hybrid%20Members%20on%20Long-Term%20Disability%20-Comparable%20Plan%20process%20guide.pdf .
Question	When calculating the Short Term Disability (STD) period of 125 workdays, what days should/should not be included in the count?
Answer	The 125 workday STD period is based on a Monday-Friday workweek and includes paid holidays, contracted workdays, and paid Snow Days. The 125 workday count excludes non-contract days, such as summer break for teachers, non-paid Holidays, and non-paid Snow days. For contracted employees/teachers on STD, the 125 workday count stops at the contract end/summer break and continues (or begins) with the first day of the next contract year, if the employee remains disabled. As each STD claim nears the 125th workday, Anthem will request your validation of the 125th workday. This may require you to list your "non workdays" to arrive at the correct STD period/LTD start date. In lieu of this, you may provide your work/school calendar to Anthem, who is committed to making this process as easy as possible.
Question	If an employee worked for a different VRS employer prior to starting employment with us, does the prior VRS service count towards the one year waiting period (and the higher income replacement at 5 years of service)?
Answer	No. When determining months of service for the Hybrid STD benefit, count only the months of service with the current employer. If an employee leaves a VRS entity to begin employment with a different VRS employer, he or she is required to satisfy a new 12 month waiting period for non-occupational STD claims and a new 60 month eligibility period for higher income replacement levels.
Question	I would like to share information with my Hybrid employees about "Resource Advisor" and "Perks at Work". Where can I find flyers to promote these benefits?
Answer	Follow this link to VAcorp's website where you can access the flyers for "Perks at Work" and "Resource Advisor": https://www.vacorp.org/coverage/hybrid-disability/
Question	I received an error message while attempting to file a short term disability claim online. What should I do?
Answer	Listed below are helpful tips that solve the four of the most common issues that users experience when filing a disability claim online. <ol style="list-style-type: none"> 1. Do not enter decimals. For example, do not enter 37.5 for hours worked per week. Instead, round up and enter 38 and in the notes section on the last page explain the actual hours. 2. Be sure to click the box on the last screen that you have read the fraud wording. 3. Enter your email address correctly in both boxes before submitting. 4. Make sure you are using the most current version of Chrome or Internet Explorer. <p>If you continue to receive the error message, please email us for support at dl-socerreporting@anthem.com. Screen shots are helpful. The team is quick to respond and can call you if needed.</p>
Question	Can we pay the Hybrid Disability invoice through ACH?
Answer	Yes, VAcorp can accept ACH payments, which allows for quicker payment processing. If you are interested in paying by ACH, please contact billing-hybriddisability@riskprograms.com .

Question	Does the 7 day elimination period for STD have to be consecutive days?
Answer	The employee is allowed 10 consecutive days to meet the 7 day elimination period. If the employee works more than 3 days in a 10 day period, the elimination period is not satisfied.
Question	I have an employee who has an approved workers' compensation claim as well as an approved short-term disability claim. Can the employee receive STD benefits in addition to workers' compensation benefits?
Answer	Possibly. The workers' compensation benefit amount will be considered an offset/reduction to the STD benefit. If the workers' compensation benefit is greater than the STD benefit, the employee will not receive an STD benefit. Email vacorpservice@anthem.com for guidance if you have a work-related STD claim.
Question	Question: How do I request a login to Anthem's disability claim portal to view claims online?
Answer	To request access, complete the online registration form which can be accessed on VAcorp's Hybrid Disability webpage: https://www.vacorp.org/wp-content/uploads/2022/10/Online-Claims-Reporting-User-Agreement-VACORP-REVISED-8-2022.pdf
Question	Does VRS send a letter to LTD claimants to explain that the basic group life insurance coverage continues while the employee is on long-term disability?
Answer	Per VRS, notification is not sent to the employee regarding the life insurance benefit for LTD claimants. VRS views this as the employer's responsibility.
Question	An STD claimant has returned to work, but on a part-time basis. Is the employee still eligible for the disability benefit?
Answer	The employee may be eligible for partial disability benefits. Under the Hybrid STD plan, an employee can continue to receive STD benefits when working in a reduced capacity as long as he/she continues to meet the definition of disability. Please be sure to notify Anthem directly if an employee returns to work in a reduced capacity so the case manager can determine if the employee continues to meet the definition of disability. The STD benefit will need to be adjusted if part-time work earnings plus the STD benefit exceeds 100% of pre-disability earnings. To see an example of this calculation or if you have questions about the partial disability benefit, email vacorpservice@anthem.com .
Question	Can we pay the Hybrid Disability invoice through ACH?
Answer	Yes, VAcorp can accept ACH payments, which allows for quicker payment processing. If you are interested in paying by ACH, please contact billing-hybriddisability@riskprograms.com .
Question	Question: Do you have any resources to help us provide training on the Hybrid disability program for our new HR Administrator?
Answer	You can access plan information online at https://www.vacorp.org/coverage/hybrid-disability/ . On the website you will find the handbook, claims filing instructions, plan summaries, slides from recent training webinars, etc. Invitations will be going out soon for our next webinar, which is scheduled for October 5 th and 10 th . Additionally, you may contact vacorpservice@anthem.com to schedule a personalized training session.
Question	I have an employee on LTD who may apply for VRS retirement. Would the retirement benefit interfere with the LTD monthly benefit?
Answer	Yes, this would be an event that would end the LTD claim. LTD benefits end on the effective date of service retirement under the VRS retirement program.
Question	What steps do we need to take with VRS for an employee who has been approved for Long Term Disability?
Answer	There are several steps you will need take to ensure the employee: <ul style="list-style-type: none"> • continues to accrue service credit while on LTD • remains eligible for the Basic Group Life Insurance benefit with waiver of premium • receives the 1% contribution if approved for Social Security Disability Insurance You will need to change the contract length, change the employment status, change the group life insurance end date, etc. For detailed instructions, refer to VRS's guide "Reporting Hybrid Members on Long Term Disability-Comparable Plan". To request a copy of this guide, email vacorpservice@anthem.com .

- Question** **Can we pay the Hybrid Disability invoice through ACH?**
Answer Yes, VAcorp can accept ACH payments, which allows for quicker payment processing. If you are interested in paying by ACH, please contact billing-hybriddisability@riskprograms.com.
- Question** **Does Anthem have a rate guarantee for the VACORP Hybrid Disability Program?**
Answer The rate guarantee for the VAcorp Hybrid Disability program has been extended through June 30, 2027.
- Question** **Can an LTD claimant receive sick leave or PTO payout?**
Answer Yes, however, if the sum of sick leave/PTO payments plus the monthly LTD benefit exceeds 100% of the employee's pre-disability earnings, the LTD benefit will be reduced.
- Questions & Answers** *Regarding The Standard's acquisition of Anthem Life and Disability:*
How will my day-to-day business be impacted? Will this transition change who I work with or how I access resources?
At this time there are no changes to your points of contact, who you interact with on a day-to-day basis, or how you access services through our website or portals.
- Will there be changes to billing or claim processes?**
At this time there are no changes to business processes. We will guide you through any future process changes.
- How will this announcement impact my employees?**
At this time nothing about your employees' benefits, claims, or Member Services will change, and they do not need to take any action.