

## Human Resource Managers

### Frequently Asked Questions About Filing A Short Term Disability Claim

The following questions and answers are designed to help you with the administration of Short Term Disability (STD) claims for your employees with Standard Insurance Company (The Standard).

#### Who Is The Standard?

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The Standard was founded in 1906 in Portland, Oregon, and is a national leader in life and disability insurance.

The Standard is providing the STD Advice to Pay Services (Employer Paid) and insured LTD coverage for eligible members of the Employer. Employer means any local government or other local agency, department, board, or authority in the Commonwealth of Virginia which has signed a participation agreement for the Hybrid Disability Program sponsored by the Virginia Association of Counties Risk Pool, and whose participation under the Program has been approved in writing by the Program Sponsor. Eligible members of the plan are defined as:

1. A regular employee of the Employer who is participating in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia;
2. Actively At Work at least the minimum hours per week required by the Employer for coverage under the Program, but in no event less than 10 hours each week (for purposes of the Member definition, Actively At Work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of Active Work on those days); and
3. A citizen or resident of the United States or Canada.

Member does not include a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee, or an independent contractor.

#### When Should Your Employee Report Their Disability Claim?

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Employees should report their disability claim as soon as they believe they will be absent from work beyond 7 calendar days. If the employee is uncertain about how long they will be absent or whether they should file a claim or not, we suggest that the employee files a claim right away. This offers the employee some peace of mind and allows for The Standard to begin its review and render a timely decision. An employee may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery.

#### How Does My Employee File A Claim?

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Your employees should file a paper claim, by contacting their Human Resource representative to obtain a copy of the disability claim packet. The claim forms are posted on VACORP's website and at this location on The Standard's AdminEASE site: [http://www.standard.com/eforms/2047atp\\_rco\\_649393.pdf](http://www.standard.com/eforms/2047atp_rco_649393.pdf).

A typical application for disability benefits contains the following documents:

- Employee's Statement
- Employer's Statement
- Attending Physician's Statement (APS)
- Authorization to Obtain and Release Information

## What Information Will Your Employee Need To Complete the Claim Form?

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The employee will be asked to provide the following information

- Sponsor name: **Virginia Association of Counties Risk Pool (VACORP)**
- Group Plan Number: **649393**
- Name and Social Security number
- Last day they were at work
- Nature of claim/medical information
- Physician's contact information (**name, address, phone and fax number**)

## Where Should The Completed Claim Forms Be Sent?

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Completed forms may be faxed to our office at 800.378.8361. We recommend that you save your outbound fax transmission confirmation page.

Or if you prefer, you may mail completed forms to:

The Standard Insurance Company  
PO Box 5031  
White Plains, NY 10602-5031

## What Do I (The Employer) Need To Do?

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You must complete the Virginia Association of Counties Group Self Insurance Risk Pool Disability Insurance Employer Statement. We recommend you only utilize the claim form that has been customized for this plan. The Employer Statement is on Page 2 of 7 of the Claim Packet. The Statement asks that you provide your VACORP Member Number. You can access this form on the VACORP member site via the following web address: [http://www.standard.com/eforms/2047atp\\_rco\\_649393.pdf](http://www.standard.com/eforms/2047atp_rco_649393.pdf). The completed Employer Statement may be faxed to our office at 800.378.8361. We recommend that you save your outbound fax transmission confirmation page.

If you prefer to complete the Employer Statement online, you may do so 24/7 via The Standard's online system, AdminEASE. If you do not know whether you have access to AdminEASE, please contact The Standard's Sales and Service office via email at [hybriddisability@standard.com](mailto:hybriddisability@standard.com) or by phone at 888.309.7772 for logon or password assistance.

## How Long Does It Normally Take To Make A Claim Decision?

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Once The Standard receives the required paperwork, which includes the Employee's Statement, Employer's Statement, Attending Physician's Statement and Authorization to Obtain and Release Information, it will take approximately one week to make a claim decision. If we have not made a decision within one week, the employee will be notified with additional details.

## Who Will Be Notified Of The Claim Decision?

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The Standard will send written notice of decision of the claim determination to the employee.

The Standard will send email notification of the claim decision and the approved benefit period to the Employer to the email address provided on the Employer Statement.

You can also view the claim decision and benefit payable dates by viewing the claim reports on The Standard's AdminEASE website. Your access will be associated with your VACORP member number.

The following is a sample of the email you will receive notifying you of the claim decision:

**Subject:** STD Approval- Joseph Employee Claim # 012345

We are pleased to inform you that the Short Term Disability (STD) claim for **Joseph Employee** (Claim #012345) has been approved. Our records indicate:

Last Day Worked:  
Date of Disability:  
Return to Work Date Estimated:  
Return to Work Date Actual:

Maternity Claims  
Estimated Date of Delivery  
Actual Date of Delivery

The STD benefits will begin on xx/xx/20xx and are approved through xx/xx/20xx.

If disability continues beyond the approved through date the Maximum Benefit Period for this claim is xx/xx/20xx.

You are responsible for issuing the STD benefit payment to the employee. The Standard is rendering the claim decision and will not be issuing any benefit payment.

Please refer to the STD Plan document for details on how to determine the appropriate STD payment. This document can be found on The Standard's online plan and administration system at [www.adminEASE.standard.com](http://www.adminEASE.standard.com).

**Any Examiner | Disability Benefit Examiner**  
The Standard  
P.O. Box 5031 | White Plains, NY 10602  
Phone 800.426.4332 ext. 0000  
Fax 800.378.8361  
[Any.examiner@standard.com](mailto:Any.examiner@standard.com)

## **Can I (The Employer) Track Claim Status Via An On-Line System?**

You have 24/7 access to The Standard's online system, AdminEASE. This system can be used for updates and tracking of your employees' claim status. You can access AdminEASE at <https://www.standard.com/login>. If you do not know how to access information at the AdminEASE site or need help understanding the claim or benefit payment process, please contact your VACORP representative or The Standard's Sales and Service office via email at [hybriddisability@standard.com](mailto:hybriddisability@standard.com) or by phone at 888.309.7772.

**See the end of this document for examples of some of the reports that are available**

## **Should Employees Submit A STD Claim If They Have Work Related Injury Or Illness?**

Your employees should submit STD claim when they are out of work for a work related injury or illness. The Standard will determine if Disability is supported. Any Workers Compensation benefit that is payable is the primary source of income. The STD benefit is reduced by any Workers Compensation benefit the employee receives. There is no minimum benefit on the plan, so the Workers Compensation will often result in no STD benefits being payable. The Standard recommends that the employee submit the STD claim so we can monitor their status and evaluate if a LTD claim should be initiated.

For employees with over 60 months of service, the STD benefit could exceed the Workers Compensation amount and a STD benefit might remain payable on these claims.

## **If My Employee's Claim For STD Benefits Is Approved, Who Is Responsible For Issuing The STD Benefit To The Employee?**

The Employer is responsible for issuing STD benefit payment. The Standard is rendering the claim decision and will not be issuing any benefit payment. The Standard's claim decision communication will confirm the benefit start date and the duration of the approved benefit payment period. Each Human Resource office will be responsible to work with the Employer's payroll department to issue payment to the employee.

## How Do I Calculate The STD Benefit That Is Payable To The Employee?

The following provides information on the STD Benefit that is payable to the employee:

### Benefit Waiting Period

The STD benefit is payable after the employee has been continuously disabled for 7 days. The Standard will notify you of the STD Benefit Start Date in the claim decision notification.

### Maximum Benefit Period

125 work days

### Weekly Benefit

For a Disability arising out of or in the course of employment with the Employer:

The STD Benefit provides income replacement for (i) 60 percent of a Member's Predisability Earnings for the first 60 months of continuous participation in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia and (ii) thereafter, a percentage of a Member's Predisability Earnings during the periods specified below, based on the number of months of continuous participation in the Virginia hybrid retirement program attained by an employee who is disabled, on maternity leave, or takes periodic absences due to a major chronic condition, as determined by the Board or its designee, as follows:

Months of Continuous Participation	Work days at 100% Replacement	Work days at 80% Replacement	Work days at 60% Replacement
0-59	0	0	125
60-119	85	25	15
120 or more	85	40	0

For any other Disability:

The STD Benefit provides income replacement for (i) 60 percent of a Member's Predisability Earnings after 12 months of continuous participation through the first 60 months of continuous participation in the Virginia hybrid retirement program described in § 51.1-169 of the Code of Virginia and (ii) thereafter, a percentage of a Member's Predisability Earnings during the periods specified below, based on the number of months of continuous participation in the Virginia hybrid retirement program attained by an employee who is disabled, on maternity leave, or takes periodic absences due to a major chronic condition, as determined by the Board or its designee, as follows.

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

**Minimum Benefit:** None

**See example payment calculations at the end of this document**

## Can The Employee Come Back To Work In A Reduced Capacity And Be Eligible For STD Benefits?

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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. The employee can meet the Partial Disability Definition when “as a result of Physical Disease, Injury, Pregnancy or Mental Disorder, you are unable to earn 80% of your Predisability Earnings”.

Please be sure to notify The Standard directly if an employee returns to work in a reduced capacity. The Standard 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.

## How Do I Calculate The STD Benefit When An Employee Is Working In A Reduced Capacity?

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The STD plan document provides information on the partial return to work benefit calculation as part of the Return To Work Incentive. This provision provides that the employee’s Work Earnings and their STD benefits can reach 100% of their Predisability Earnings (PDE) level. The amount of income that exceeds 100% of the employee’s Predisability Income is considered Deductible Income. The following is an example of how this benefit calculation occurs:

Employee’s Predisability Earnings are \$2,500 a week. The employee’s Gross Benefit is 1,500.00 (60% of the PDE). The employee has returned to work part-time earning \$1,200 a week. The STD benefit calculation is as follows:

Gross Benefit	\$1,500	Gross Benefit	\$1,500
+ Work Earnings	+1,200	Minus Excess	- 200
Total	\$2,700	<b>STD Benefit</b>	<b>\$1,300</b>
Excess above PDE	\$ 200		

## What is an Assisted Living Benefit?

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The VACORP-sponsored STD plan provides for an additional benefit called the Assisted Living Benefit. This benefit provides for an additional benefit of 20% of the employee’s Predisability Earnings if the insured suffers an injury or illness that results in them being unable to independently perform their Activities of Daily Living for 90 days or more. The Standard will notify the Employer if the insured meets the requirements. This income would be paid by the Employer during the STD period and could be payable while the insured is receiving Workers Compensation. Please refer to the STD plan document for further details on this benefit.

## Is The STD Benefit Payable To The Employee Taxable?

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Yes, the STD benefit payable under the STD policy is a taxable income. The Employer’s payroll department should determine the appropriate tax withholdings to make from the STD benefit payment.

## What Occurs If The Employee Remains Disabled? Does A Separate Claim Need To Be Filed For A Long Term Disability Claim?

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The Standard will evaluate each STD claim to determine if the claim will extend into the LTD benefit period. The Standard will refer the STD claim to the LTD department and no additional claim form needs to be submitted. The Standard will notify the employee and employer if the claim is referred to the LTD department and will reach out to the employer and/or employee for any additional information. Written notice of the LTD claim decision will be mailed to the employee and employer. The LTD benefit is a fully insured benefit and therefore payment of the LTD benefit will be made by The Standard for any approved benefit periods.

## Do I Continue To Pay Premium For An Employee When They Are Disabled?

Yes, continue to calculate and submit premium. If and when the employee is approved for insured LTD benefits, you may stop paying premium then.

## Do I Continue To Make Contributions To The Virginia Hybrid Retirement Plan?

Yes, you should continue to make contributions as the employee is still considered a VRS member while on short term disability. Continue to report the employee's creditable compensation and deduct the member contribution, using the employee's pre-disability earnings amount. The employee does not have to contribute any voluntary contributions but the employer must continue contributions. Please contact VRS if you have questions.

## Who Should I Call With Questions About My Employee's Claim?

If the claim form has been sent to The Standard, please call The Standard's Disability Benefits toll-free number, 800.426.4332. If you are looking for general information, please contact your VACORP contact at 888.822.6772 or The Standard's Sales and Service office at 888.309.7772 or via email at [hybriddisability@standard.com](mailto:hybriddisability@standard.com).

## Benefit Payment Examples

### Example 1

Lynn, out of work due to illness, 3 years of service  
STD approved for the maximum duration of 125 work days  
STD Benefits are approved following the 7 calendar day Benefit Wait Period:

Lynn eligible to receive 60% of her Predisability Earnings (PDE) under the STD policy  
If Lynn had more than 60 months of service, her STD benefit would be payable per the following calculations:

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

If Lynn had 70 months of service, her STD benefit would be calculated as follows based upon PDE of \$1,000/week:

Work days after the 7 calendar day Benefit Waiting Period	STD benefit as a % of PDE	Benefit Amount
8 <sup>th</sup> -25 <sup>th</sup> work days	100%	\$1,000
26 <sup>th</sup> -50 <sup>th</sup> work day	80%	\$800
51 <sup>st</sup> -125 <sup>th</sup> work day (or until claim is closed)	60%	\$600

### Example 2

John, non-occupational injury, less than 12 months of service  
John was hired 2/1/2014. He broke his leg at home on 3/31/14 and will miss 4 weeks of work.

***This STD claim would not be approved since the STD plan does not cover non-occupational disabilities incurred during the first 12 months of the employee being a Member.***

**Filing An STD Claim  
Frequently Asked Questions**

Virginia Association of Counties Risk Pool (VACORP)

Standard Insurance Company

**Example 3**

Jill, occupation injury, less than 12 months of service  
Jill was hired 1/15/14. She sprained a knee on the job on 2/15/14 and will miss 3 weeks of work, through 3/7/14.

***This STD claim is approved because the insured is covered on their first day as a Member for Disabilities arising out of or in the course of employment with the Employer.***

STD Benefits are approved following the 7 calendar day Benefit Wait Period:

Jill is eligible for 60% of her Predisability Earnings under the STD plan.  
Jill is currently collecting 66 2/3% of her earning in Workers Compensation benefits.

***No benefits are payable under the STD plan as the STD benefits are reduced by the Workers Compensation benefits that are paid.***

Jill may submit additional medical information to support continued disability beyond this date if recovery is delayed.

**Example 4**

Betty, work-related back injury  
Disability approved for Maximum Duration of 125 work days

**Sample A:** Betty has been a Member for 2 years

Betty is eligible for 60% of her Predisability Earnings under the STD plan.  
Betty is currently collecting 66 2/3% of her earning in Workers Compensation benefits.

***No benefits are payable under the STD plan as the STD benefits are reduced by the Workers Compensation benefits that are paid.***

**Sample B:** Betty has been a Member for 6 years

Betty is eligible to collect STD Benefits for according to the payment chart noted above. As an employee with over 6 years of service, Betty is eligible for the following STD benefits:

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
<b>60-119</b>	<b>85</b>	<b>25</b>	<b>15</b>
120 or more	85	40	0

Throughout the STD benefit period, Betty's STD benefit would be calculated as follows. Calculations are based upon weekly earnings of \$1,000.

<b>For 85 work days beginning after the 7 calendar day Benefit Wait period:</b>	
STD Benefit is 100% of the PDE	\$1,000.00
STD benefit by WC (66 2/3%)	- 666.67
<b>STD Benefit payable:</b>	<b>\$ 333.33</b>

<b>For 25 work days beginning on the 86 work days after the STD Benefit Start Date:</b>	
STD Benefit is 80% of the PDE	\$ 800.00
STD benefit by WC (66 2/3%)	- 666.67
<b>STD Benefit payable:</b>	<b>\$ 133.33</b>

**For the remainder of the STD claim, no STD benefit is payable since the WC benefits being received are greater than the STD gross benefit:**

STD Benefit is 60% of the PDE	\$ 600.00
STD benefit by WC (66 2/3%)	- 666.67
<b>STD Benefit payable</b>	<b>none</b>

## AdminEASE – The Standard’s Online Reporting System

When an STD claim becomes payable, you will receive a notification from The Standard’s claim examiner notifying you of the claim decision. This notice will provide you with the STD payment dates if the claim is approved. You or your payroll department should then calculate the STD benefit payment that is due, payable from your payroll, using the formulas in the STD program. A copy of this STD plan document can be found on Standard’s online AdminEASE system.

During the STD period when you are paying the claim, use the notifications from The Standard to know when to pay. You also have 24/7 access to The Standard’s online plan and administration system, AdminEASE. This system can be used for tracking of your employee’s claim status and duration of the claim. Once the claim becomes a LTD claim, the benefits are insured by The Standard. The Standard will be issuing the LTD payments and you will not need to calculate or pay the LTD disability benefits.

Once you have been assigned a User Name and Password, to begin using AdminEASE, visit <https://www.standard.com/login>. **Please note your password will expire after three months if it is not being used. Please contact The Standard if you need a new password.**

### We recommend use of Microsoft Internet Explorer for AdminEASE

After the initial registration is completed you may use the browser of your choice to navigate the website. Should you have questions about gaining access or need technical assistance, contact your E-Support Customer Service Team at The Standard Insurance Company at 800.378.2396 or [esupport@standard.com](mailto:esupport@standard.com).

If you need help understanding the claim or benefit payment process, contact our claims office, your VACORP representative, or The Standard’s Sales and Service office at 888.309.7772. Or you may email [hybriddisability@standard.com](mailto:hybriddisability@standard.com).

Reports on AdminEASE can show you the status of submitted claims, and confirm when benefit checks should be issued. Click on the **Manage Claims** section in the middle of the screen to reach Reports Online, select your VACORP member code, and point and click to the report you need. Data can be viewed online or can be downloaded into Excel documents for your ease in review and storage.

Reports Online is secure, private and convenient, and access is limited to authorized individuals only. Claim information is updated each night, including reasons for incomplete, pending, denied and closed claims. Claim information is viewable for 90 days. If you need additional claims data or information, contact your account management team.

The AdminEASE site will also house copies of the Plan Document for STD, the insured policy for LTD, and downloadable claim forms.



## AdminEASE reference sheet

To access AdminEASE, go to:  
<http://adminease.standard.com/>

To get access to AdminEASE, request AdminEASE under the E-Services section on the System Access Request (SAR) form at <http://home.standard.com/group/sar/index.html>

2      November 14, 2013      Company Confidential     

Report Types	
<b>STD Claims Status Report</b>	Lists all incomplete, pending and active claims as well as claims closed or denied within the past 90 days
<b>STD Claims to Pay Report</b>	Lists all active (open) claims and the time period for which benefits are due for a rolling seven-day period. Includes claims that are still in the approved period, but have a known closure date (i.e. pay, then close)
<b>STD Claims in Non-Payment Status</b>	Lists all incomplete, pending, denied and suspended claims for a rolling seven-day period

Some of the reports you may wish to use are shown below.

## Claims To Pay Report

**Products:**  
 STD

**Available to:**  
 Self-funded  
 customers

**Frequency:**  
 Updated daily; lists all  
 active claims and the time  
 period for which benefits  
 are due for a rolling seven-  
 day period

Claim Number	Employee	Start	End	Approved Through	Rate/Amount
FRANK JONES MID-1111 / 001001	09/11/05	09/12/05	10/31/05	10/04/05	
<b>Activity:</b> END OF LEGAL RECOVERY PERIOD					
JOHN JACOBI MID-2222 / 002002	09/11/05	09/25/05	09/27/05	09/09/05	
<b>Activity:</b> CLAIMANT EXPECTS TO RETURN TO WORK					
LINDA JACKSON MID-3333 / 003003	09/11/05	09/14/05	09/29/05	11/27/05	
<b>Activity:</b> UPDATED MEDICAL NEEDED					



## Claim Status Report

**Products:**  
 STD, LTD

**Available to:**  
 Insured and self-funded  
 customers

**Frequency:**  
 Updated daily; lists all  
 incomplete, pending and active  
 claims, plus claims denied or  
 closed within the last 30 days  
 (for STD, statutory) or 90 days  
 (LTD)

Claim Number	Employee	Start	End	Approved Through	Status/Notes
FRANK JONES MID-1111 / 001001	09/11/05	09/12/05	10/31/05	10/04/05	ACTIVE
JOHN JACOBI MID-2222 / 002002	09/11/05	09/25/05	09/27/05	09/09/05	PENDING
LINDA JACKSON MID-3333 / 003003	09/11/05	09/14/05	09/29/05	11/27/05	DENIED
JOHN JACOBI MID-2222 / 002002	09/11/05	09/25/05	09/27/05	09/09/05	NOT COMPLETED

