

# GLOSSARY

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z #

## ***Activities of Daily Living (ADL)***

Bathing, transferring (such as getting in and out of bed), dressing, toileting (using the bathroom), continence, and eating (ability to feed oneself).

## ***Catastrophic Condition***

A disability is determined to be catastrophic if an employee requires substantial supervision to protect the employee from threats to health and safety as a result of severe cognitive impairment or is unable to perform at least two of the six activities of daily living.

## ***Eligible Employee***

To be eligible for VLDP, an employee must be in the Hybrid Retirement Plan and his employer has elected coverage under VLDP.

## ***Elimination Period***

Seven consecutive calendar days of medical absence from work that must be met before short-term disability benefits can begin. The elimination period commences the first day of a disability. An employee who returns to work for 20 hours or less during the seven-calendar-day elimination period will have satisfied the elimination period. If the absence is due to a major chronic condition or catastrophic illness diagnosed at the onset of the disability, no elimination period is required before benefits begin.

## ***Holiday***

Official workday designated by the governing body of the employer. For full-time employees, a holiday is eight hours and a half-day holiday is four hours.

***Independent Medical Examiner***

The Independent Medical Examiner is a licensed treating healthcare professional who is of the same or similar profession as the employee's licensed treating healthcare professional. The examiner may be used if the clinical information provided does not substantiate an employee's claim for benefits. The examiner is selected through an independent third-party contractor.

***Licensed Treating Healthcare Professional***

A doctor of medicine or osteopathy who is licensed to practice medicine or surgery by the state in which the doctor practices. Also included: podiatrist, optometrist, chiropractor, scientologist, clinical psychologist, or clinical social worker licensed to practice in the state and performing within the scope of his practice as defined under state law.

If the licensed treating healthcare professional is not a doctor of medicine or osteopathy, the employee may be required by Reed Group to seek treatment from a doctor or osteopath after a reasonable period of time.

***Long-term Care***

Reimbursement for medical, personal and social services provided in a nursing care facility, assisted living, home health or respite care. To qualify the employee must be unable to perform two out of the six activities of daily living or have a severe cognitive impairment. There is an once-in-a-lifetime waiting period (90 days) and a maximum lifetime benefit.

***Long-term Disability Benefit***

An income replacement benefit that commences upon the expiration of 125 work days if the employee continues to be medically eligible.

***Major Chronic Condition***

A life threatening health condition that exists over a prolonged period of time and is not expected to resolve in the foreseeable future. The determination of a life threatening health condition is made at the discretion of Reed Group in accordance with, but not limited to, the following criteria. The employee:

- must be deemed disabled by a licensed treating healthcare professional,
- had an approved disability claim for the same condition within the last six months, and
- must be under the ongoing care of a licensed treating healthcare professional.

All cases are reviewed and updated with additional medical documentation on an individual basis. There is no elimination period for illnesses/injuries designated as major chronic.

### ***Partial Disability***

A partial disability exists during the first 24 months following the occurrence or commencement of an illness or injury:

- when an employee is earning less than 80 percent of his pre-disability earnings;
- as a result of injury or illness, is able to perform one or more, but not all, of the essential job functions of his own job on a full-time basis; or
- is able to perform all of the essential job functions of his own job only on a part-time basis.

### ***Return to Work Program***

Assignment of an employee to his pre-disability position or alternative assignments for a specified length of time with job modifications in an attempt to assist the employee in returning to full duty employment.

### ***Severance***

An employee may receive severance payments when involuntarily separated from his position. VLDP benefits are offset by severance payments.

### ***Short-Term Disability Benefits***

An illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a major chronic or catastrophic condition, which prevents an employee from performing the full duties of the job. VLDP provides coverage for non-work related and work-related disabilities.

### ***Total Disability***

Exists during the first 24 months following the occurrence or commencement of an illness or injury if an employee is unable to perform all of the essential functions of his normal job duties, on a full-time basis. Exists after 24 months following the occurrence or commencement of an illness or injury if an employee is unable to perform any job for which he is reasonably qualified based on his training or experience and is earning less than 80 percent of his pre-disability earnings.

### ***Virginia Retirement System (VRS)***

The state agency authorized to administer pensions, benefits and retirement policies.<sup>1</sup>

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<sup>1</sup> See Title 51.1 of the [Code of Virginia](#)

***Virginia Local Disability Program (VLDP)***

VLDP provides income protection for employees who cannot work because of a non-work related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a major chronic or catastrophic condition. VLDP benefits include: short-term and long-term disability coverage and long-term care coverage. VLDP provides transitional, medical rehabilitation and vocational rehabilitation plans to help employees return to work when able and free advocacy service to assist employees in applying for Social Security Disability Insurance benefits.

***Work-related Injury or Illness***

An injury or illness which occurs on the job to an eligible employee for which benefits are payable under the Workers' Compensation Act.

***Workday***

When a full-time employee is on disability leave, it is assumed that his work schedule is a standard eight-hour day. This includes those pay periods in which the employee starts short-term disability or returns to work following short-term disability.

***Workers' Compensation Benefit***

Income replacement as awarded by the Workers' Compensation Commission when an employee suffers a compensable work-related injury or illness. Income replacement is awarded by workers' compensation and is based upon 66 2/3 percent of the average weekly wage earned prior to the accident within a minimum and maximum amount.