



Virginia Local Disability Program (VLDP)

Long-Term Disability Coverage Highlights

Your plan:

Eligibility	Political subdivision and school employees participating in the Hybrid Retirement Plan.								
Benefit amount	<p>Monthly long-term disability benefit:</p> <ul style="list-style-type: none"> • 60 percent of your pre-disability earnings • 80 percent of your pre-disability earnings for catastrophic conditions <p>The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100 percent of your pre-disability earnings.</p> <p>The long-term disability benefit may be reduced by certain sources of income and any earnings you may have while disabled. Other sources of income may include disability income or other amounts you receive or are entitled to receive under workers' compensation or similar occupational benefit laws; state compulsory benefit laws; certain retirement plans; other group or association disability programs or insurance; and amounts you or your family receives or is entitled to receive from Social Security or similar governmental programs.</p>								
What is a disability?	<p>Partial Disability</p> <p>A partial disability exists during the first 24 months following the occurrence or commencement of an illness or injury where you are earning less than 80 percent of your pre-disability income and:</p> <ul style="list-style-type: none"> • As a result of injury or illness, you are able to perform one or more, but not all, of your essential job functions on a full- or a part-time basis; or • You are able to perform all of your essential job functions only on a part-time basis. <p>Total Disability</p> <p>A total disability exists if:</p> <ul style="list-style-type: none"> • you are unable to perform all of your essential job functions on a full-time basis during the first 24 months following the occurrence or commencement of an illness or injury; or • you are unable to perform any job for which you are reasonably qualified based on your training or experience after 24 months; and • you earn less than 80 percent of your pre-disability earnings. <p>You must be under the regular care of a licensed treating professional in order to be considered disabled.</p>								
Long-term disability elimination period	The VLDP long-term disability benefit begins after you have satisfied the short-term disability seven-calendar day elimination period and received 125 workdays of short-term disability benefits.								
Benefit duration	<p>The duration of your benefits is based on your age when the disability occurs. Your long-term disability benefits are payable while you continue to meet the definition of having a disability. After you reach your maximum eligibility for a benefit, you must retire to receive a monthly benefit:</p> <table border="1" data-bbox="402 1612 1531 1770"> <thead> <tr> <th colspan="2">Maximum Length of the VLDP Benefit</th> </tr> </thead> <tbody> <tr> <td>Age 60-64</td> <td>Five years from the date disability benefit begins</td> </tr> <tr> <td>Age 65-68</td> <td>Until age 70</td> </tr> <tr> <td>Age 69 or older</td> <td>One year from the date disability benefit begins</td> </tr> </tbody> </table>	Maximum Length of the VLDP Benefit		Age 60-64	Five years from the date disability benefit begins	Age 65-68	Until age 70	Age 69 or older	One year from the date disability benefit begins
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Taxation of Benefits	<ul style="list-style-type: none"> • Non-work related benefits – fully taxed • Work-related benefits – non taxable 								

NOTE: The information contained in this highlight is governed by Title 51.1 of the *Code of Virginia*. This information is intended to be general. It cannot be complete in all details and cannot supersede or restrict the authority granted by the *Code of Virginia*, which may be amended from time to time.

Additional benefits:

<p>Catastrophic benefit</p>	<p>Catastrophic Condition: Disability benefits will be increased to 80 percent of pre-disability income for a catastrophic condition. A catastrophic condition is so severe that you are unable to perform at least two of the six activities of daily living or you have a severe cognitive impairment that requires substantial supervision to protect you from threats to health and safety.</p> <p>These activities are:</p> <ul style="list-style-type: none"> • Bathing • Transferring, such as getting in and out of bed • Dressing • Toileting (using the bathroom) • Continence • Eating (ability to feed oneself) <p>Income replacement will remain at 80 percent of your pre-disability income as long as your condition is considered catastrophic. You also may be eligible for catastrophic disability benefits if you are placed in a guardianship or under supervision because of a severe cognitive impairment that requires substantial supervision to protect you from threats to health and safety.</p> <p>If your condition improves and you no longer meet the criteria for a catastrophic disability, but you are still on long-term disability, your income replacement returns to 60 percent of your pre-disability income.</p>
<p>Occupational Plan</p>	<p>Work-related injuries are covered under the plan.</p>
<p>Recurrent Disability</p>	<p>You will be considered on the same long-term disability claim if you are released to return to work full time, full duty, by your licensed treating healthcare professional and go out again for the same or a similar condition within 180 consecutive calendar days of your return to work.</p>
<p>Health Insurance Credit</p>	<p>If you go on long-term disability, you will be eligible for the health insurance credit if your employer participates in this program.</p>

Limitations/exclusions/termination of coverage:

<p>Pre-existing conditions</p>	<p>VLDP does not have a pre-existing condition exclusion. As long as the program criteria are met, you may file a claim relating to a condition that existed prior to coverage under VLDP.</p>
<p>Instances when benefits would not be paid</p>	<p>The plan does not cover any disabilities caused by, contributed by, or resulting from a participant's commission of a felony, nor does it cover disabilities incurred during any period where a participant is incarcerated. In addition, Reed Group will stop paying an ongoing disability benefit if a participant becomes incarcerated.</p>
<p>Termination of benefits</p>	<p>Your disability benefit will end if:</p> <ul style="list-style-type: none"> • You are able to perform the full duties of your job without restrictions; • You are determined to be no longer medically eligible; • You leave covered employment; • You take a refund of your member contributions and interest in the defined benefit component of your plan; • You retire; • You do not cooperate or comply with the requirements of VLDP; or • You die.
<p>Termination of coverage</p>	<p>Coverage under the plan ends on the earliest date that:</p> <ul style="list-style-type: none"> • The plan is cancelled; • The participating employee's eligible group is no longer covered; • You retire; • You take a refund of your member contributions and interest in the defined benefit component of your plan; • You are no longer an eligible employee; • You are on non-pay status including leave without pay; or • You die.

Next steps:

<p>How to apply</p>	<p>If you will be out for more than 125 workdays, your claim will be reviewed for long-term disability. You will need to submit additional forms to Reed Group.</p>
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