



Virginia Local Disability Program (VLDP)

Short-Term Disability Coverage Highlights

Your program:

Eligibility	<p>Political subdivision and school employees participating in the Hybrid Retirement Plan.</p> <p>There are qualifying periods for some coverage:</p> <ul style="list-style-type: none"> • One-year waiting period for non-work related claims • First day benefit for work-related claims 																																								
Benefit amount	<p>Days of Income Replacement: Non-Work Related Disability</p> <table border="1" data-bbox="402 600 1528 898"> <thead> <tr> <th>Months of Continuous Service with Your Current Employer</th> <th>Workdays at 100% Income Replacement</th> <th>Workdays at 80% Income Replacement</th> <th>Workdays at 60% Income Replacement</th> </tr> </thead> <tbody> <tr> <td>0-12</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>13-59</td> <td>0</td> <td>0</td> <td>125</td> </tr> <tr> <td>60-119</td> <td>25</td> <td>25</td> <td>75</td> </tr> <tr> <td>120-179</td> <td>25</td> <td>50</td> <td>50</td> </tr> <tr> <td>180 or more</td> <td>25</td> <td>75</td> <td>25</td> </tr> </tbody> </table> <p>Days of Income Replacement: Work-Related Disability</p> <table border="1" data-bbox="402 961 1528 1178"> <thead> <tr> <th>Months of Continuous Service with Your Current Employer</th> <th>Workdays at 100% Income Replacement</th> <th>Workdays at 80% Income Replacement*</th> <th>Workdays at 60% Income Replacement*</th> </tr> </thead> <tbody> <tr> <td>Less than 60</td> <td>0</td> <td>0</td> <td>125</td> </tr> <tr> <td>60-119</td> <td>85</td> <td>25</td> <td>15</td> </tr> <tr> <td>120 or more</td> <td>85</td> <td>40</td> <td>0</td> </tr> </tbody> </table> <p><i>* Contact your human resource office about leave policies and income replacement during periods of work-related short-term disability.</i></p> <p>The short-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>	Months of Continuous Service with Your Current Employer	Workdays at 100% Income Replacement	Workdays at 80% Income Replacement	Workdays at 60% Income 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	Months of Continuous Service with Your Current Employer	Workdays at 100% Income Replacement	Workdays at 80% Income Replacement*	Workdays at 60% Income Replacement*	Less than 60	0	0	125	60-119	85	25	15	120 or more	85	40	0
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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> <p style="text-align: right;">(Continued)</p>																																								

Your program (continued):

Benefit duration	125 paid workdays.
Taxation of Benefits	<ul style="list-style-type: none">• Non-work related benefits – fully taxed• Work-related benefits – non taxable
Seven-Calendar Day elimination period	If your claim for short-term disability is approved, the benefit will begin on the eighth day of your disability. If you work 20 hours or less during the first seven days of your disability, you will have satisfied the elimination period. Employees with a catastrophic or major chronic condition may have the seven-calendar day elimination period waived.

Additional benefits:

Major Chronic	<p>A major chronic condition is a life-threatening health condition that exists during a prolonged period of time and is not expected to improve. You must:</p> <ul style="list-style-type: none">• Be determined to be disabled by a licensed treating professional;• Have had an approved disability claim with the same condition within six months of the date you filed a claim with Reed Group; and• Be under the ongoing care of a licensed treating professional. <p>Reed Group determines if there is a life-threatening health condition. All cases are reviewed and updated with additional medical information on an individual basis.</p>
Catastrophic Condition	<p>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.</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>
Pregnancy	Up to six weeks of post-partum income replacement following a normal delivery or C-section.
Occupational Plan	Work-related injuries are covered under the plan.
Recurrent Disability	<p>You will be considered on the same short-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 45 consecutive calendar days of your return to work. You do not have to fulfill another seven-calendar day elimination period. Your income replacement will resume at the level you were receiving during the previous disability period. The number of days remaining on the 125-workday period for short-term disability also will resume.</p> <p>After 45 consecutive calendar days, you will be required to contact Reed Group to file a new short-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 on the 45th calendar day or after your return to work. You must satisfy a new seven-calendar day elimination period. If your claim is approved, you will have up to 125 workdays of short-term disability coverage.</p>

Limitations/exclusions/termination of coverage:

Pre-existing conditions	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.
Instances when benefits would not be paid	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.
Termination of benefits	Your disability benefit will end if: <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.
Termination of coverage	Coverage under the plan ends on the earliest date that: <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:

How to apply	To initiate a claim, notify your human resource office or call Reed Group at 1-877-928-7021 and provide the contact information for your treating physician.
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