



**VSDP Employer Support Training
Short-Term and Long-Term Disability Management**

Agenda

1. Understanding the Intake Process
2. Entitlement and MOS
3. How are Determinations Made
4. Understanding RTW
 - Relapse

Understanding the Intake Process

Short-Term Disability

Process Overview

- **Employee Personal Information:** Verify employee personal information.
- **Employee Job Information:** Verify employee job title
- **Leave Reason:** Select Employee Health or Pregnancy Maternity
 - **Employee Health Condition:** Enter injury/illness date, description of illness
 - **Pregnancy Maternity:** Enter estimated delivery date, delivery method, and complications if they exist
- **Missed Work Type:** Enter last day worked and enter estimated RTW date.
- **Send the appropriate medical records request**
- **Prior to opening the leave, the months of service is reviewed** (If confirmation is required, an email is sent to the agency requesting the EE hire date and total MOS)
- **Open Claim** (If confirmation was requested, the claim only opens once hire date and MOS are provided)

Months of Service

Months of service are located on the Person Maintenance Screen in MyVRS Navigator. The Total Service is found under the Person Account tab.

The screenshot shows the MyVRS Navigator interface. At the top, there is a navigation bar with the MyVRS logo and a 'Welcome' message. Below this is a 'Person Maintenance' section with a menu of tabs: Person, Organization, Incoming Payment, Disbursements, Workflow, Report, ECM, Administration, Communication, and Miscellaneous. A yellow bar indicates '[Record displayed]'. Below this are buttons for 'Edit Person Details' and 'Audit History'. The 'Person Details' section contains fields for VRS Customer ID, Legacy VRS ID, First Name, Middle Name, Last Name, Virginia Resident, Name Prefix, Name Suffix, Citizenship, Date of Birth, Gender, Marital Status, and DB Vested. The 'Other Details' section has a menu of tabs: Address, Email, Phone, Employment, Salary History, Adjustments, Person Account, Communications, Account Indicators, Contact Attempts, VSDP-LTD, and Notes. The 'Person Account' tab is selected, showing a table of service records. The table has columns for Plan, Org Name, Coverage Start Date, Coverage End Date, Status, Total Employee Defined Benefit (DB) Contribution, Total Service, and Plan Details. The 'Total Service' column for the 'VaLORS - Plan 2' row is highlighted in yellow and circled in red, with an arrow pointing to the text '2Years 7.0000Months'.

Plan	Org Name	Coverage Start Date	Coverage End Date	Status	Total Employee Defined Benefit (DB) Contribution	Total Service	Plan Details
457	Department Of Juvenile Justice	06/19/2017					Plan Details
CMP	Department Of Juvenile Justice	06/19/2017					Plan Details
VaLORS - Plan 2	Department Of Juvenile Justice	06/19/2017		Active	\$4,380.53	2Years 7.0000Months	

2 years 7 months of service, or 31 months of service

Months of Service

If a member has worked more than one employer, the total service from each employer is added together.

myVRS NAVIGATOR

Welcome [Redacted]

Person Maintenance

Person | Organization | Incoming Payment | Disbursements | Workflow | Report | ECM | Administration | Communication | Miscellaneous

Msg ID : 7 [Record Displayed Please Make Changes And Press Save]

Edit Person Details | Audit History

Person Details

VRS Customer ID: [Redacted] Legacy VRS ID: [Redacted]

*First Name: [Redacted] Middle Name: D *Last Name: [Redacted] Virginia Resident: Yes

Name Prefix: Name Suffix: Citizenship: U.S. Citizen [Consolidated View](#)

*Date of Birth: [Redacted] *Gender: Male Marital Status:

DB Vested: Yes

Life Event Checklist

Disregard | Disregard All

Address Email Phone

Other Details

Address	Email	Phone	Employment	Salary History	Adjustments	Person Account	Communications	Account Indicators	Contact Attempts	VSDP-LTD	Notes	
Plan	Org Name	Coverage Start Date	Coverage End Date	Status	Total Employee Defined Benefit (DB) Contribution	Total Service	Plan Details					
ValORS - Plan 1	Bland Correctional Center	10/16/2010	09/07/2018	Inactive	\$13,212.86	7Years 11.0000Months	Plan Details					
457	Bland Correctional Center	10/16/2010	09/07/2018				Plan Details					
CMP	Bland Correctional Center	10/16/2010	09/07/2018				Plan Details					
ValORS - Plan 1	Pocahontas State Correctional Center	04/01/2009	10/15/2010	Inactive	\$2,322.67	1Years 7.0000Months						
ValORS - Plan 1	Western Regional Field Units	08/25/2007	03/31/2009	Inactive	\$1,988.54	1Years 5.0000Months						

10 years and 11 months of service, 131 months of service

Entitlement

Days of Income Replacement: Non-Work-Related Short-Term Disability

Hired or Rehired On or After July 1, 2009

Months of Career State Service	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

If you move to a position with another state employer **without a bona fide break in service of at least one full calendar month, you will be considered continuously employed. Your participation in VSDP will continue to count toward the one year waiting period for non-work-related short-term disability and the five-year eligibility period for higher income replacement levels.

Days of Income Replacement: Non-Work-Related Short-Term Disability

Hired Before July 1, 2009

If you are rehired to a position with another state employer **after a bona fide break in service of at least one full calendar month, you will be required to satisfy a new one-year waiting period for non-work-related short-term disability coverage and a new five-year eligibility period for higher income replacement levels beginning with your subsequent hire date.

Months of Career State Service	Workdays at 100% Income Replacement	Workdays at 80% Income Replacement	Workdays at 60% Income Replacement
Less than 60	5	20	100
60-119	25	25	75
120-179	25	50	50
180 or more	25	75	25

Determination Requirements

Objective Medical Documentation – Is written documentation of observable, measurable and reproducible findings from examination and supporting laboratory or diagnostics tests, assessment or diagnostic formulation, such as, but not limited to, x-ray reports, elevated blood pressure readings, lab test results, functionality assessments, psychological testing, etc.

Objective Medical Documentation must support both the medical condition and any actual limitation(s) caused by the medical condition.

The employee has 45 days to provide the required medical documentation to support the time requested.

Once received, the case manager has 24 to 48 hours to review the medical information from the provider.

The case manager will confirm the objective clinical documentation outlines how the employees condition impairs their ability to function in the workplace. This is what is required to address disability benefits.

If not, the employee and provider are notified the documentation is insufficient to support disability.

How Determinations are Made

Short-Term Disability

Initial Approval Determination Examples:

If **NO** medical is received by day 45 – claim is denied

- A reminder is sent to the employee to return paperwork to ReedGroup at approx. day 30

If **INSUFFICIENT**, the case manager will notify both the employee and provider that additional medical documentation is required. If not received by day 45- claim is denied

Insufficient – does not support disability, not enough information

If **PARTIAL** medical is received by day 45– partially approved

- The case manager will notify the employee of the approved dates and advise that additional medical is needed for remaining time OR
- The remaining time is denied due to lack of supporting documentation

If **COMPLETE** medical is received within 45 days – claim is approved

- The case manager will notify the employee of the approved claim

Understanding Return to Work

Short-Term Disability

Process Overview

- When a new claim is opened the Customer Service Staff (CSS) reviews the return to work process with the employee.
- Eligibility packet includes a return to work form for the treating provider to complete.
- CSS calls the employee 7 days prior to the leave end date.
- Manual letters are generated to the employee and employer regarding the estimate or scheduled return to work date.
 - If the employee calls us back with a new and or changes in the RTW date, the team will update the claim accordingly

Return to work with restrictions:

- When ReedGroup receives a return to work note from a provider with medical restrictions or reduced schedule, the case manager will call the employee to discuss the RTW with restrictions.
- Case manager will send an email to the employer outlining the details of the return to work plan and asked them to make a decision about the accommodations.

Understanding Return to Work with a Relapse

Short-Term Disability

Relapse- Full-day absences from work during the first 45-day period could affect whether the request is considered a new claim or a relapse of a previous claim. Reed Group will review and notify all parties once that review is complete.

Review for a Relapse - STD

- The employee must satisfy a 45-day return to work full time full duty before a new claim can be opened for the same or similar condition.
 - An email is sent to the agency to confirm whether the employee had any FULL DAY absences since returning to work.
 - Partial day absences do not interrupt the 45-day return to work. The employee can miss partial days, but not full days related to the same condition.
- The case manager will determine if the absence is related to the same condition or a new condition.
 - This can require extensive investigation and may include obtaining medical records, inquiries of the treating provider and employee.
 - If there are multiple claims within the last 2-4 months prior, the case manager will also review those claims to determine if a relapse is appropriate.
 - If the 45-day return to work is satisfied a new claim is opened and the employee will need to satisfy the seven-calendar day waiting period.

Understanding Return to Work with a Relapse

Long-Term Disability

Relapse- If the employee returns to work and is able to perform the full duties of the pre-disability job without any restrictions but become disabled again from the same condition within 125 workdays, the disability is considered to be a continuation of the prior disability. The employee goes on long-term disability with no waiting period.

Review for a Relapse – LTD Working

- The employee must satisfy a 125-day return to work (RTW) before a new claim can be opened for a same or similar condition.
 - If there is a question whether the new absence is related to the LTD working claim, please contact ReedGroup
- The case manager will determine if the absence is related to the same condition or if they were out for another reason
- If the employee becomes disabled from the same condition after returning to work for 125 workdays or more, he or she will need to file a claim for a new period of short-term disability and satisfy the seven-calendar day waiting period.

Review for a Relapse – LTD Working

Example

LTD Working- If an employee is working in any type of modified duty capacity past the end of Short-Term Disability it is considered an LTD Working claim. Once an employee returns to work full duty, the return to work period they must satisfy before they can open a new claim for the same or similar condition is 125 workdays.

The most frequent example would be an employee who was diagnosed with cancer, had a surgery, underwent treatment and then returned to work with some type of restriction or modification that the employer confirmed were true restrictions.

If that employee, then had to go back out for anything related to that original diagnosis they must have satisfied the return to work requirement to be eligible for a new disability leave. If there is any question as to whether the return to work requirement was met, please notify ReedGroup.

Thank you