



Benefits at a Glance for Virginia Association of Counties Group Self Insurance Risk Pool

ATP # 649393

Effective Date January 1, 2014

Group Short Term Disability Benefit Program

Group Short Term Disability (STD) benefit helps provide financial protection for covered members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this benefit program is funded by your Employer.

Employer means any unit of local government or other local agency, public entity, school, jail, department, board, or authority in the Commonwealth of Virginia which a) is eligible for and is participating in the Virginia hybrid retirement program described in §51.1-169 of the Code of Virginia, b) has signed a Participation Agreement with VACoRP, and c), whose whose participation under the Program has been approved in writing by the Program Sponsor.

Eligibility

Definition of a Member

You are a member if you are:

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.

You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on one of the following dates, but not before the effective date of your Employer's participation under the Program:

- a. With respect to coverage for a Disability arising out of or in the course of employment with the Employer, the later of i) your first day as a Member, and ii) the Program Effective Date.
- b. With respect to coverage for any other Disability, the first day after one year employment with the Employer.

Benefits

Weekly Benefit

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 as specified in the Program.

Minimum Weekly Benefit

None

Benefit Waiting Period

Your weekly benefit becomes payable after you have been continuously disabled for 7 days.

Definition of Disability

For the benefit waiting period and while the STD benefits are payable, you are considered disabled if you:

- Are unable, as a result of physical disease, injury, pregnancy or mental disorder, to perform with reasonable continuity the material duties of your own occupation; or
- You are working but, as a result of Physical Disease, Injury, Pregnancy or Mental Disorder, you are unable to earn 80% or more of your Indexed Predisability Earnings

You will no longer be considered disabled when your earnings from any occupation meet or exceed 80 percent of your predisability earnings.

Maximum Benefit Period

125 work days

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Return to Work Incentive
- Temporary Recovery Provision

Virginia Association of Counties Group Self Insurance Risk Pool (Program Sponsor) has endorsed an employer-funded short term disability income benefit (Program) for certain employees of local public entities whose participation under the Program has been approved in writing by the Program Sponsor. Employers are solely responsible for payment of all risks, liabilities, benefits and claims under this Program.

Virginia Association of Counties Risk Pool (Program Sponsor) has retained Standard Insurance Company to act on its behalf as Claims Administrator for the Program with respect to all claims for benefits submitted to The Standard for administration and management. The Standard shall receive, process, investigate and evaluate claims for benefits. The Standard has authority to make initial decisions to approve, deny or close claims for benefits. The Standard is also authorized to review and decide appeals of denied or closed claims, if requested by claimants as provided in the appeal provision of the Program. Thereafter, the Employer may elect to hear and decide any further appeals by claimants. In each case, the Employer retains the right of final review and decision on all claims and appeals.

The Standard will also perform certain administrative services for the Program, including advising and assisting Program Sponsor with preparation and revision of the Program. The Standard and Program Sponsor has no authority or obligation with respect to management or investment of the assets of the Program or Employer's right of subrogation under the Program.

This information is only a brief description of the STD benefit program endorsed by Program Sponsor and administered by Standard Insurance Company. The controlling provisions will be in the Program Document adopted by Program Sponsor. The Program Document contains a detailed description of the limitations, reductions in benefits, and exclusions. The Program Document that describes the terms and conditions of the coverage is available for those who become covered according to its terms. For more complete details of coverage, contact your human resources representative.

www.standard.com/eforms/14903_649393.pdf