



# Virginia Local Disability Program (VLDP)

## Short-Term Disability Coverage Highlights

### Your program:

Political subdivision and school employees participating in the Hybrid Retirement Plan.

### Eligibility

There are qualifying periods for some coverage:

- One-year waiting period for non-work-related claims
- First day benefit for work-related claims

### Days of Income Replacement: Non-Work-Related Disability

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

### Days of Income Replacement: Work-Related Disability

### Benefit amount

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

\* Contact your human resource office about leave policies and income replacement during periods of work-related short-term disability.

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.

### Partial Disability

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% of your pre-disability income and:

- 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.

### What is a disability?

#### Total Disability

A total disability exists if:

- 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% of your pre-disability earnings.

You must be under the regular care of a licensed treating professional in order to be considered disabled.

(Continued)

## Your program (continued):

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**Benefit duration** 125 paid workdays.

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**Taxation of benefits**

- Non-work-related benefits – fully taxed
- Work-related benefits – non-taxable

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**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.

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## Additional benefits:

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**Major chronic condition** 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:

- 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 Alight; and
- Be under the ongoing care of a licensed treating professional.

Alight determines if there is a life-threatening health condition. All cases are reviewed and updated with additional medical information on an individual basis.

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**Catastrophic condition** Disability benefits will be increased to 80% 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.

These activities are:

- Bathing
- Transferring, such as getting in and out of bed
- Dressing
- Toileting (using the bathroom)
- Continence
- Eating (ability to feed oneself)

Income replacement will remain at 80% 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.

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% of your pre-disability income.

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**Pregnancy** Up to six weeks of post-partum income replacement following a normal delivery or C-section.

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**Occupational plan** Work-related injuries are covered under the plan.

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## Additional benefits (continued):

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<b>Recurrent disability</b>	<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 Alight 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>
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## Limitations/exclusions/terminations of coverage:

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<b>Pre-existing conditions</b>	<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>
<b>Instances when benefits would not be paid</b>	<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, Alight will stop paying an ongoing disability benefit if a participant becomes incarcerated.</p>
<b>Termination of benefits</b>	<p>Your disability benefit will end if:</p> <ul style="list-style-type: none"><li>• You are able to perform the full duties of your job without restrictions;</li><li>• You are determined to be no longer medically eligible;</li><li>• You leave covered employment;</li><li>• You take a refund of your member contributions and interest in the defined benefit component of your plan;</li><li>• You retire;</li><li>• You do not cooperate or comply with the requirements of VLDP; or</li><li>• You die.</li></ul>
<b>Termination of coverage</b>	<p>Coverage under the plan ends on the earliest date that:</p> <ul style="list-style-type: none"><li>• The plan is canceled;</li><li>• The participating employee's eligible group is no longer covered;</li><li>• You retire;</li><li>• You take a refund of your member contributions and interest in the defined benefit component of your plan;</li><li>• You are no longer an eligible employee;</li><li>• You are on non-pay status including leave without pay; or</li><li>• You die.</li></ul>

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## Next steps:

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<b>How to apply</b>	<p>To initiate a claim, notify your human resource office or call Alight at 877-928-7021 and provide the contact information for your treating physician.</p>
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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.