

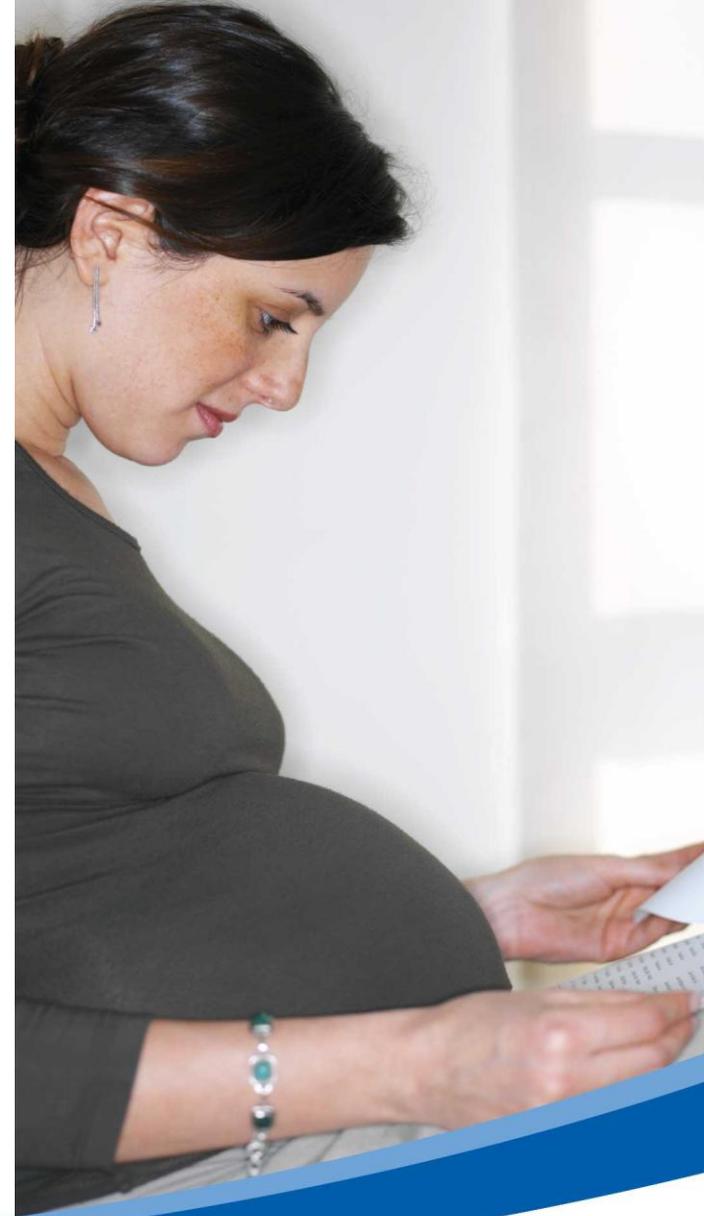


**Disability Insurance (short/long-term)
State of Colorado – FY 2014-15
For Benefits Administrators**



State Short Term Disability

- Employer paid benefit
- Judges, legislators and legislative session employees are not eligible
- Premiums paid by each department, premium is a % of payroll
- Coverage is effective the first day of the month following date of hire (Actively at work provision applies.)
- Eligibility verified at point of claim



State Short Term Disability

- STD can be used when
 - Employee cannot perform regular duties due to illness or injury, either on a full-time or partial basis **and** suffers a loss of income of at least 20% of their regular weekly income.
- STD features
 - Waiting period – 30 days or until the end of all sick leave, whichever is longer
 - Maximum benefit period – 150 days (180 days from the date of disability)
 - Cannot exceed 150 days during any 12 month period
 - Maximum benefit payment – 60% of predisability earnings to a maximum of \$2,310 per week. Deductible income provision applies
 - Total disability is never required. An employee who is partially disabled is eligible for STD

STD Claim Process

For employees who are not PERA DB Vested

These employees only need to file a State STD claim form with Standard Insurance

Download three part Standard Insurance STD claim form from benefits website

- Part 1: Employee Statement
- Part 2: Employer Statement
- Part 3: Attending Physician Statement (APS)

Complete Employer Statement and send to Standard or fax to 1.800.378.6053

Provide the Employee Statement & APS to employee for submission

Other Information

- Benefits are taxable as income
- Checks are mailed weekly to employee's home



STD Claim Process

For employees who are DB PERA Vested

These employees must file two claim forms at the same time:

- File one State STD claim form with Standard Insurance, and
- File one PERA STD claim form with PERA

PERA's STD Plan is **Primary** (pays first)

Step 1- State STD Claim

Download three part Standard Insurance STD claim form from benefits website

- Part 1: Employee Statement
- Part 2: Employer Statement
- Part 3: Attending Physician Statement

Complete Employer Statement and mail or fax claim form to Standard Insurance

Provide the Employee Statement and APS to employee for submission

- Mail to: Standard Insurance, PO Box 2800, Portland, OR 97208
- Fax to: 1.800.378.6053



STD Claim Process

For employees who are DB PERA Vested

Step 2- PERA STD Claim

Download the two-page PERA Disability application claim form from the PERA website

Only the employee completes this PERA claim form and mails or faxes to PERA

- Mail to: Colorado Public Employee's Retirement Association, PO Box 5800, Denver, CO 80217
- Fax to: 303.863.3727



Long Term Disability

- Eligibility
 - Must work 30 hours or more per week
 - Not eligible – legislators and legislative session employees and employees working less than 30 hours per week
 - Enrollment always requires Evidence of Insurability. The medical history statement must be completed through the State's benefit administration system
 - Benefits coordinate with PERA STD and Disability Retirement
 - An employee is PERA vested after being covered by the PERA Defined Benefit Retirement plan for 5 years



Long Term Disability

- LTD is a voluntary benefit
- Premiums are determined by salary, age and PERA vesting status
- Provides replacement income if an employee is unable to work due to accident or illness
- Benefit waiting period is 180 days (6 months)
- Benefits begin at the end of short term disability
- Benefit is 60% of predisability earnings to a maximum of \$10,000 per month
- Premiums are paid on an after tax basis so benefits are not taxable
- Standard's LTD does not require a separate claim form. The State STD claim form is sufficient



Why Buy Long Term Disability?

- LTD and PERA have very different definitions of disability. You could be turned down for PERA disability benefits, but approved for State LTD benefits
- More often than not the State's LTD benefit is higher than PERA's
- Excellent benefit for those not vested.
- Income Protection



The Need for Income Protection

- Almost **three in 10** of today's 20 year olds will become disabled before reaching age 67.¹
- **Every 90 seconds** in the United States someone files for bankruptcy in the wake of a serious illness.²
- **27 percent** of Americans say they would have difficulty supporting themselves financially immediately following a disability. Three out of four (**74 percent**) say they would face financial trouble within six months.³

1 Social Security Administration, *Fact Sheet 2009*

2 The American Journal of Medicine, Vol 122, No 8, August 2009

3 The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2009

Long Term Disability – Vested vs. Non-vested

- Vesting refers to vesting status for PERA Defined Benefit Retirement Plan (PERA DB)
- If an employee chooses a retirement plan other than the PERA DB plan they are not vested in PERA and never will be
- Those enrolled in PERA DB plan are vested after 5 years of service
- Once vested in PERA's defined benefit plan LTD premiums can be reduced
- Employees receive notice of vesting status from PERA (on annual statement)
- Employee must change their LTD vesting status in the online Benefit Administration System(BAS) and provide documentation to their Benefit administrator

Long Term Disability Enrollment – Approval / Denial

- Standard Insurance sends decision file to Businessolver which updates the online Benefit Administration System (BAS)
- Non – CPPS locations need to update their payroll systems manually – Businessolver can provide lists of approvals to those locations
- Approval – Letter sent to employee and department HR/benefits office
- Denial – Letter sent only to employee
- Reports Online also shows application status

Long Term Disability – Claim Process

- File for State STD benefits when disability begins. If PERA vested, file for PERA STD at the same time through PERA
- If covered disability is expected to last more than six months, Standard will initiate State LTD application



Disability Reporting

- Reports are available to benefit administrators
- Reports Online are available through AdminEASE website
 - Claim status
 - Most recent checks issued
 - Reports are updated daily
 - Case management reports updated quarterly
- Reports also available for LTD Evidence of Insurability decisions

Benefits Contacts

STD Benefits

Kim Rice – *Sr. Disability Benefits Examiner*

kim.rice@standard.com

Phone: 800.252.5577 x4658

Fax: 800.378.7541

LTD Benefits

Michelle Ayers - *Sr. Disability Benefits Analyst*

michelle.ayers@standard.com

Phone: 800.252.5577 x8594

Fax: 971.321.5877



AdminEASE Quick Reference Card

Claims

Scroll over and click on **Reports Online** to view claims status and payment dates or click on link below.

Employee Coverage

Scroll over and click on **Evidence Reports** to find Evidence of Insurability status or click on link in middle of the page.

To access AdminEase:

Go to www.adminease.standard.com

Click on Log In to AdminEase and use given UserID and Password

The Standard
Welcome Kathryn Bohland
COLORADO STATE OF

Home Resources Account Management Services Menu Site Map Contact Us Help Log In

Employee Coverage Billing Contracts Products Claims Forms

Welcome to AdminEASESM

COLORADO STATE OF
Active Policies

Policy 604530 (Effective 08/01/1988)
Short Term Disability

Policy 604726 (Effective 01/01/1989)
Long Term Disability

View more information:
[All Active or Terminated Policies](#)
[Active Billing Details by Policy](#)

[Contract Documents](#)
[Plan Administration Guide](#)

Service Office

3500 E Mexico Ave Ste 510
Denver, CO 80210
Phone: (303) 759-8702
Fax: (303) 757-7773

Manage Employee Coverage

- [Employee List and Premium Details](#)
- [Electronic Billing Administration](#)
- [Evidence Reports](#)

Manage Billing

- [Billing and Payment Details](#)

Manage Claims

- [Employer Claims Submission](#)
- [Reports Online](#)

Health Advocacy

To help employees and employers cope with health-care related issues, The Standard offers the Health Advocacy solution. Provided through our partnership with Health Advocate a leading health care assistance company, Health Advocacy provides Personal Health Advocates to help employees and their family members manage their health care needs.

[Terms and Conditions](#)
Copyright © 2011 Standard Financial Group, Inc. All rights reserved.
[Privacy Policy](#) and [Legal Notices](#)

start The Standard - Moo... Trusted sites 100% 2:04 PM

Questions?

The logo for 'The Standard' features the text 'The Standard' in a white, sans-serif font centered within a blue, wavy, ribbon-like shape. A registered trademark symbol (®) is located to the right of the word 'Standard'.

The Standard[®]

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. StanCorp Equities, Inc., member FINRA, distributes group annuity contracts issued by Standard Insurance Company and may provide other brokerage services. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. Commercial real estate loans are originated, underwritten and serviced by StanCorp Mortgage Investors, LLC, and a network of commercial mortgage banking correspondents. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary.