

Income Protection Program

Security

For You & Your Family



County of Henrico
General Government



Why should I consider the Income Protection Program?

Unpaid absences from work can cause severe financial hardship for workers, and disabilities occur more frequently than you realize. If you need a job, you need to protect your income.

Henrico County General Government and Schools provide their employees with a paid leave program that helps them protect their income for situations when they are not able to work due to accidents or illnesses.

Unfortunately, many employees may not have enough accrued paid leave to cover them until they return to work. Short Term Disability (STD) Insurance Coverage, underwritten by Aetna Life Insurance Company (Aetna) can help provide income protection for those situations.

What are the Key Features of the STD Coverage?

- **Type of coverage** – STD coverage is offered through a group policy issued to the County of Henrico.
- **Effective date of coverage for STD** – New employees may elect to be covered on the date of hire or the first day of the first month following employment.
- **Eligibility requirement** – For STD, you are eligible if you are classified as a permanent, full-time or part-time active employee working 20 hours or more per week.
- **Benefit waiting period** – You have a choice between 3 different STD waiting period options. Depending on your selection, benefits begin on the 15th, the 29th, or the 43rd calendar day of total disability.
- **Disability benefits** – The STD plan will pay you 60% of your gross average weekly salary

(excluding overtime) up to a weekly maximum of \$2,500. The maximum number of weeks that benefits can be paid to you, including the waiting period, is 13 weeks (90 days). For Schools employees: Your gross average weekly salary will be determined by dividing your annual salary by your weeks worked. Your weeks worked will be determined by dividing your annual hours worked by the hours you work per week.

- **Maternity benefits** – Disabilities due to maternity are covered (unless considered a pre-existing condition as outlined below).

Pre-existing conditions – If you are purchasing STD coverage for the first time, and are diagnosed with or treated for an injury or illness within 3 months before your own effective date of coverage, you will not be eligible to receive benefits for that condition until disabled at least 12 months after your effective date of coverage. This provision is waived if you are treatment free for a period of 6 months after coverage becomes effective.

If you are currently enrolled in STD coverage and you improve your level of coverage for STD, the pre-existing condition exclusion will apply to the additional benefits selected.

Offsets – Short term disability payments can be reduced by certain benefits you receive from other sources including Sick Leave, Annual Leave, Extended Leave Pool, Workers' Compensation or Injury Leave payments.

How can I use my Sick Leave and Annual Leave with this coverage?

You determine how you want to use your leave balance beyond the benefit waiting period you select under this program. You may “freeze” some (or all) of your leave balance or use it completely while you are out of work.

You determine how you want to use any leave balance you have that extends beyond your waiting period at the time you file your claim.

How does the STD Coverage help protect my income?

Aetna's STD coverage is designed to replace a percentage of your income when you are ill or injured and are not being paid by Henrico County.

You do not have to worry about increasing your STD coverage amount as your salary increases - it is automatically done for you!

When are STD benefits paid?

You can receive benefits when the following conditions have been met:

- 1) You have current coverage with Aetna.
- 2) You are disabled according to your physician and approved by Aetna.
- 3) You have an earnings loss of 20% or more due to your disability.
- 4) You have fulfilled the waiting period you selected.

For school employees paid monthly, benefits are only paid during an employee's contract period.

How do I pay for my STD coverage?

Premiums for Aetna's STD coverage are conveniently paid through payroll deduction on an after-tax basis.

What happens if I do not enroll as a new hire?

If you enroll in Aetna's STD plan within 31 days following your hire date, you will not have to provide medical evidence of insurability, and you can choose any benefit waiting period (14 days, 28 days, or 42 days).

If you do not enroll as a new hire, you will not be able to enroll again until the next Annual Enrollment period and you will only be able to select the 42-day benefit waiting period option without providing evidence of insurability.

Enrolled employees will be able to decrease their benefit waiting periods by one level (i.e., 42 days to 28 days) at future enrollments without evidence of insurability. Changes to the benefit waiting period are only allowed at Annual Enrollment.

A final note...

The information and features listed above are not intended as a complete description of the coverage. An Aetna booklet certificate is available on the County Website and also may be obtained from the Henrico County Human Resources Department or the Schools' Benefits Office.

For answers to questions concerning enrollment and this coverage:

Henrico County Public Schools Benefits Office
(804) 652-3629
shswiger@henrico.k12.va.us
www.henrico.k12.va.us

County of Henrico
(804) 501-7371
ell34@co.henrico.va.us
www.co.henrico.va.us/hr

For answers to questions concerning claims:

Aetna Life Insurance Company
(866) 326-1380