



County of Henrico
General Government



Hybrid Disability Program

Henrico County provides a program of short term and long term disability benefits for employees that are members of the Virginia Retirement System (VRS) Hybrid Disability Plan. The VRS Hybrid Retirement Plan does not offer disability retirement benefits. Instead, this disability program for VRS Hybrid Retirement Plan members is provided and fully paid by the County in accordance with state law.

Key Features of this Coverage

Eligibility – Coverage is provided only for employees that are members of the VRS Hybrid Retirement Plan. See www.varetire.org for more information.

Effective Date of Coverage – New hires in the VRS Hybrid Retirement Plan are automatically enrolled for coverage under the Hybrid Disability Program effective the date of hire.

Type of Coverage – This program consists of both short term disability coverage (STD) and long term disability coverage (LTD) under a group policy sponsored by Henrico County. Claims for the STD coverage are administered by The Standard Insurance Company and benefits are paid by the County through payroll. The LTD coverage is fully insured by The Standard Insurance Company which administers claims and pays benefits directly to the covered member.

Eligibility Waiting Period – You must be a member of the VRS Hybrid Retirement Plan for one year before you become eligible for short term disability benefits that are not work related. For work-related disabilities, you are covered on your date of hire.

STD Benefits – After the one-year waiting period, the STD benefit provides income replacement for a maximum of 125 work days at 60% of your predisability earnings (“creditable compensation” that is reported to VRS) if you are disabled, on maternity leave, or have periodic absences due to a major chronic condition and are under the care of a physician. After five years of continuous participation, you become eligible for income replacement beginning at 100% of your predisability earnings, which reduces to 80 percent and then 60 percent as shown in the following table:

For Non-Work Related Disabilities:

Months of Continuous Participation	Work Days of 100% Replacement of Creditable Compensation	Work Days of 80% Replacement of Creditable Compensation	Work Days of 60% Replacement of Creditable Compensation
0 - 12	0	0	0
13 - 59	0	0	125 days
60 - 119	First 25 days	Next 25 days	Last 75 days
120-179	First 25 days	Next 50 days	Last 50 days
180 or more	First 25 days	Next 75 days	Last 25 days

For Work-Related Disabilities:

Months of Continuous Participation	Work Days of 100% Replacement of Creditable Compensation	Work Days of 80% Replacement of Creditable Compensation	Work Days of 60% Replacement of Creditable Compensation
Fewer than 60	0	0	125 days
60 - 119	First 85 days	Next 25 days	Last 15 days
120-179	First 85 days	Next 40 days	0

You could receive the STD benefit up to 125 work days or for teachers, 125 contract days, as long as your disability is medically documented. VRS service credit will continue to accrue while on STD and health care coverage, if elected, will continue to be supplemented by the County contribution. Time served will not be credited with a new VRS participating employer.

STD Benefit Waiting Period – You must be disabled 7 calendar days before STD benefits begin.

Pre-existing Condition Exclusion - None

Deductible Income – Disability benefit payments can be reduced by certain other benefits you receive from other sources, including benefits under a state or other group disability or retirement plan. You may use your sick or annual leave to bring your disability earnings up to 100%, but no combination of paid leave and disability benefit payments may exceed 100%. See the Plan Document for more information.

Note: The information and features listed above are not intended as a complete description of this coverage. Please see the Hybrid Disability Program Document available on the County Web sites below.

LTD Benefits – Long Term Disability benefits replace 60% of your Creditable Compensation. LTD benefits may begin after the maximum STD benefits have been received. LTD benefits may continue until you become eligible for a VRS service retirement benefit; See the Plan Document for more information. VRS service credit will continue to accrue while on LTD.

Hybrid Disability Program Resources:

General Government

- For the Program Document: employees.henrico.us/info/hybrid-disability/
- HR Benefits Division: (804) 501-7371

Schools

- For the Program Document: www.henricoschools.us/Benefits/ and click on Income Protection
- Schools' Benefits Office: (804) 652-3624

VRS Hybrid Retirement Plan information: www.varetire.org