

# ASRS Basics For Employers 2025

## LONG TERM DISABILITY

# Presenter: Barry O'Dowd & Brianna Martinez

## Eligibility & Reminders

Program features  
Eligibility  
Frequently asked questions



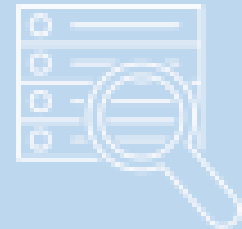
## LTD Claim Packets

Employee LTD Claim Packet  
Employer LTD Claim Packet  
Sending LTD Documents



## LTD Roles & Broadspire Portal

Associate vs. Signer  
Online resources  
Who to contact & how



# LONG TERM DISABILITY

- Up to 66 2/3% of pre-disability earnings
- Six month waiting period before benefits begin
- Earn ASRS service credit while receiving LTD
- Can be eligible for LTD until retirement (see website for specifics)



# LTD REMINDERS

- If Employee has met membership they are possibly eligible for LTD
- Employee does not have to be completely off work to qualify for LTD
- Normal claim processing time is 45-60 days
- If Employee doesn't have 12 continuous months of contributions an additional review may need to be completed which will take longer than the 60 days.
- If you need to terminate an employee or they resign prior to or during the LTD application process it does not impact the LTD claim.
- If you have the LTD claim packets on your facility website they should be removed immediately.

# LTD REMINDERS


- Don't hold on to claim applications. The 6 month waiting period is for benefits not to submit an LTD claim.
- Broadspire does not have any knowledge of Health Insurance (HI) Plans eligibility or premiums
- DO NOT Submit any of the following using the "Send LTD Document" option:
  - General Questions with out documents
  - Health Insurance Premium Benefit forms
  - Annual Health Insurance Plan forms

# LONG TERM DISABILITY CLAIM PACKET

- Employers are responsible for starting the LTD claims process by providing the LTD claim packet.
- Send the LTD claim packet to employee when any of the following apply:
  - Employee approved intermittent or full time medical FMLA for themselves
  - Employee not eligible for FMLA and is on an approved medical leave for themselves
  - Employee switching to another job due to a medical condition
  - Employee is working full-time schedule with restricted duty (duties are being removed due to medical condition)
  - Employee is working a restricted schedule due to medical condition.
  - Employee has a workers compensation injury claim
  - Employee is off work completely

# LONG TERM DISABILITY

- **Don't** send any documents to Broadspire until you have received the completed claim packet from the employee.

 <b>Broadspire</b> <sup>®</sup> A CRAWFORD COMPANY PO Box 14773, Lexington, KY 40512		<b>Notes to Employer:</b> <ul style="list-style-type: none"><li>▪ Complete all sections of this form.</li><li>▪ Please print.</li><li>▪ Do not fax or mail form to Broadspire.</li><li>▪ Use ASRS Secure Messaging to submit forms.</li></ul>	
1. New claim? <input type="checkbox"/> Yes <input type="checkbox"/> No		2. Date packet sent to Employee: _____	
3. Employee's name: _____		4. Employee's Social Security number: _____	
5. Employee's hire date: _____	6. Employee's job/position title: _____	7. Employee's first ASRS contribution or membership date: _____	

- Question #2 Date Employee Claim Packet was given
  - This information is required if left blank you will be asked to provide the date.
- Question #7 Date of Employee's first ASRS Contribution with your facility (Date met ASRS membership)
- If member was rehired this is the date they began contributing again after the rehire.

# LONG TERM DISABILITY

## ➤ Question #8 Compensation

8. Employee's gross monthly compensation (from which ASRS contributions were withheld; school districts should include pay for performance, 301 monies, and extra contracts that have already been paid):

\$  per month

Number of pay periods per year:

# LONG TERM DISABILITY

## ➤ Question # 9, 10 & 11 Working Information

9. Employee's normal work schedule:

Regular (8 hrs. per day/5 days per week)

4/10 (10 hrs. per day/4 days per week)  Other

9/80 (9 days per pay period/total of 80 hours)

Flexible

Hours per day

10. **For School Districts Only:** Has the employee signed a contract for the next school year?

No  Yes; period(s) covered by contract:

11. Last full day worked by employee:

Did employee work any partial days prior to last full day worked?  No  Yes (list dates and hours below)

# LONG TERM DISABILITY

## ➤ Question #12 FMLA/Medical Leave

12. Was the Employee on approved FMLA/medical leave?  No  Yes date Leave began   
Employee's FMLA/Medical Leave was:  Intermittent  Continuous

- If FMLA/Medical leave is prior to last date worked and is intermittent documents are required.
  - FMLA/Medical leave documents
  - Timesheets/Absence reports from the timeframe of the leave.

# LONG TERM DISABILITY

- Question #18 Employer types of pay
  - When completing please consider past, present, and future compensation.

18. Has the Employee been receiving:

<input type="checkbox"/> No <input type="checkbox"/> Yes Sick leave	<input type="checkbox"/> No <input type="checkbox"/> Yes Donated annual leave
<input type="checkbox"/> No <input type="checkbox"/> Yes Annual/Vacation leave	<input type="checkbox"/> No <input type="checkbox"/> Yes Other types of continuous pay
<input type="checkbox"/> No <input type="checkbox"/> Yes Other types of one-time pay	

For other types of continuous or one-time pay, indicate: A) \$ \_\_\_\_\_ per pay period, B) Date other type of pay ends: \_\_\_\_\_

- Question #19 Short- Term (STD) or Mid-Term Disability
  - If any part of premiums were paid by Employer STD award letter will need to be provided

19. Is the Employee receiving short-term or mid-term disability offered by the Employer?  No  Yes

If yes, premiums are paid by the:  Employee  Employer (Complete Box 20 and include a copy of the approval letter.)

# SENDING LTD DOCUMENTS

- Employer Claim Packet Reminders
  - All claim packets are required to be submitted through Secure Messages by an employer user with the LTD Associate or LTD Signer Only assignment.
  - If you don't see the "Send LTD Documents" option when using Secure Messaging you don't have the LTD Role and will need to reach out to your facility Web Administrator for the ASRS website to make that update.

# LONG TERM DISABILITY ROLES

- Other Operations <
- Leave of Absence
- Forms & Packets
- Ending Payroll Verification
- Review Return To Work Forms
- Maintain Employer Users**
- Maintain Employer Contacts
- Check Member Eligibility
- Reports
- Employer Users Activity Report

Application Group	ACH Miscellaneous Payments
<b>LTD Associate</b>	Information :H information te Administrator Verification list tribution Reporting R yment e Data R File Upload rm Pay Specialist ility
<b>Must be registered as a web user to access LTD packets and secure message.</b>	
<ul style="list-style-type: none"> <li>• Sign LTD Employer claim packets</li> <li>• Can discuss claims with Broadspire (phone and email)</li> <li>• Can login to Broadspire claims system online</li> <li>• Receive Monthly Claims Activity Reports</li> <li>• Receive all emails -claim received email -return to work email -claim approval email -termination/denial notice email</li> <li>• Receive approval letter</li> <li>• Receive denial letter</li> </ul>	<ul style="list-style-type: none"> <li>• Sign LTD Employer claim packets</li> <li>• Can discuss claims with Broadspire (phone and email)</li> </ul>
<b>LTD Signer Only</b>	Only nts rollments nent Benefit Specialist
<b>Must be registered as a web user to access LTD packets and secure message.</b>	
<ul style="list-style-type: none"> <li>• Sign LTD Employer claim packets</li> <li>• Can discuss claims with Broadspire (phone and email)</li> </ul>	<ul style="list-style-type: none"> <li>• Sign LTD Employer claim packets</li> <li>• Can discuss claims with Broadspire (phone and email)</li> </ul>
	<input type="checkbox"/> CNW and Military Call Up Specialist <input type="checkbox"/> Leave of Absence Specialist

# LTD ROLE INFORMATION

- LTD Associates receive monthly Activity Report
  - Claims that appear on the report are not all approved
  - Claims in an incomplete status will not appear on the monthly activity report
- LTD Associates receive emails & copy of approval letters
- LTD Associates have access to the Broadspire Portal
- LTD Associates & Signers have access to submit and discuss claims with Broadspire.
- LTD Associates & Signers are responsible for providing paystub information for compensation received while receiving LTD benefits.

# LTD ROLE INFORMATION

## Employer Users/Email Distribution List

- Broadspire/ASRS does not have access to add, remove, or update LTD Associates or LTD Signers on the distribution list.
- The Employer's ASRS website administrator will need to update.
- Access the "Maintain Employer User" link in the employer secure portion of the ASRS website to add, remove, or update the LTD roles for the Employer user.
- ASRS sends updates to Broadspire on the last business day of each week.

# SENDING LTD DOCUMENTS

## Secure Messages

Create a  
new thread

## Create Secure Thread

Subject  
Packet

H2 P I U

Attached is the LTD claim for Bob Barker

Linda Smith

University of AZ

Choose File ASRS\_LTD...et 1-2021.pdf

Send LTD Documents

Cancel

This secure messaging application is authorized for use by registered ASRS employer users. As a registered employer user of the ASRS secure website, you are responsible for the display and use of any personal identifiable information contained within.

# SENDING LTD DOCUMENTS

- The employee's name and your signature need to be included in the body of the message.
- Secure Messages will only allow one attachment per message.

**From:** web\_app [mailto:noreply@azasrs.gov]

**Sent:** Monday, June 22, 2020 9:21 AM

**Subject:** LTD Documents

**CAUTION: Email originated outside the organization. Do not open attachments or click links unless you are certain the sender and content are safe.**

Please process this new claim for John Smith.

Jane Doe

Employer Name

# BROADSPIRE PORTAL

- URL: [www.myleavetech.com](http://www.myleavetech.com)
- Only LTD Associate Role has access
- Status and Status Reason of the claim
- Disability Benefit Specialist – Owner
- Date of Disability
- Benefit Start Date
- If claim is in pending status dates in the claim can change.
- If claim status is Incomplete we don't have all of the documents

Arizona State Retirement System EMPLOYEE ONE Log Out

Disability C-2017-000000	
Policy	00000 ASRS
Type	Long Term Disability
Status	Open
Payment Start	Tue, Sep 11, 2001
Payment Through	Wed, Oct 10, 2001
Created	Sat, Jul 9, 2016
Owner	Disability Benefit Specialist

BC-2017-00000 (Long Term Disability)	
Status	Approved
Status Reason	Disabled Any Occupation
Benefit Amount	Wed, Dec 31, 1969
Benefit Amount Period	Monthly
Date of Disability	Sat, Jul 11, 1998
Benefit Start	Mon, Jan 11, 1999
Adjusted Benefit Through	Sat, Sep 30, 2017
Payment Start	Tue, Sep 11, 2001
Payment Through	Sun, Apr 30, 2017

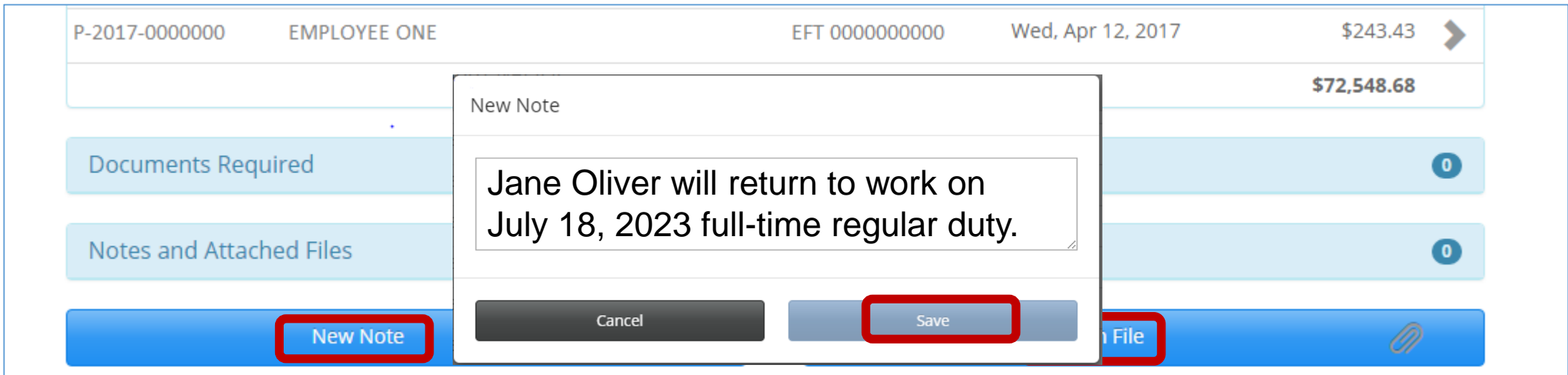
# BROADSPIRE PORTAL – BENEFIT PAYMENTS

Arizona State Retirement System		EMPLOYEE ONE			
Paid Payments					204
Number	Payee	How	Paid	Amount	
P-2017-0000000	EMPLOYEE ONE	EFT 0000000000	Wed, Sep 14, 2016	\$243.43	➤
P-2017-0000000	EMPLOYEE ONE	EFT 0000000000	Wed, Oct 12, 2016	\$243.43	➤

Arizona State Retirement System		EMPLOYEE ONE			
Paid Payments					204
Number	Payee	How	Paid	Amount	
P-2017-0000000	EMPLOYEE ONE	EFT 0000000000	Wed, Sep 14, 2016	\$243.43	▼
<b>Explanation of Benefits</b>					
Description	Start	Through	Amount		
Gross Benefit Amount - Monthly	Thu, Sep 1, 2016	Fri, Sep 30, 2016	\$908.00		
Social Security Disability - Monthly	Thu, Sep 1, 2016	Fri, Sep 30, 2016	(\$287.36)		
Return to Work Earnings (Pre-Tax) - Monthly	Thu, Sep 1, 2016	Fri, Sep 30, 2016	(\$375.00)		
AZ State Income Tax	Thu, Sep 1, 2016	Fri, Sep 30, 2016	(\$2.21)		

# BROADSPIRE PORTAL

- Ability to send a Note directly into the claim
- Ability to upload documents directly into the claim



**You must log into the portal at least once every 30 days, or your account will deactivate.**

If you need any assistance with the portal or needing reactivation, email

[BroadspirePortalSupport@ChooseBroadspire.com](mailto:BroadspirePortalSupport@ChooseBroadspire.com)

# GETTING INFORMATION TO BROADSPIRE

- After a claim has been created and you need to submit additional information or any additional documents you can use one of the following methods:
  - Broadspire portal is the preferred method (**“LTD Associate” Role can only access**)
    - Issues accessing, logging in or need reactivation to the Broadspire portal? Send email to [BroadspirePortalSupport@choosebroadspire.com](mailto:BroadspirePortalSupport@choosebroadspire.com)
  - Email [ASRSLTD@choosebroadspire.com](mailto:ASRSLTD@choosebroadspire.com) , include claim number in the subject line if known.
    - Include employee’s name, your information, and the employer name in the message. Do NOT include PII.
  - ASRS Secure messaging, if needing to send a document include the employee’s name, LTD contact, and employer name in the body of the message. Do not use secure messaging to ask a question or status.
  - **DO NOT** fax any documents to Broadspire

# ONLINE RESOURCES



## Long Term Disability Program Employer Guide

Updated January 2025

In partnership with and administered by:  
**Broadspire**  
A CRAWFORD COMPANY

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### Frequently Asked Questions

- Does the Employer have to terminate an Employee when the Employee is approved for LTD benefit payments?  
No. Many employees are able to return to work after they have recovered from their disability. The Employer may allow an Employee to return to a reduced work schedule without impacting the Employee's LTD claim. Each case must be reviewed on its own merit. The Employee, Employer, and Broadspire Disability Benefit Specialist will review the circumstances to achieve the appropriate outcome.
- What happens if you terminate the Employee or ask the Employee to resign?
- If the Employee has been terminated, should the Employer still provide the LTD claim packet to the Employee?
- Should an Employee apply for LTD if she/he has been approved for Workers' Compensation benefits?
- If the Employee needs to reduce their work hours due to a medical condition, are they eligible for LTD benefits?
- What if an employee is or has been working intermittently or in a modified/limited duty position due to an approved FMLA/medical leave for a medical condition?
- Is the Employer required to include the Attending Physician's Statement of Patient Disability when the claim packets are submitted to Broadspire?
- How does the Employer get access to the "Active Claimants" report?
- How does the Employer check the status of an Employee's claim?
- How long does it take to process a claim?
- Is the Employee eligible to receive Social Security Disability benefits and also receive LTD benefits?
- Is the Employee able to receive retirement benefit payments and LTD benefit payments at the same time?
- Is the Employee permitted to work during the six-month elimination period?



# ONLINE RESOURCES




**ARIZONA STATE  
RETIREMENT SYSTEM**

**Long Term Disability Program**  
**Employee Guide**

*Updated January 2025*

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**Broadspire**  
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**ARIZONA STATE  
RETIREMENT SYSTEM**

**ASRS Long Term Disability Program**

This document, published by the Arizona State Retirement System (ASRS), is issued as a convenience to those persons applying for and/or participating in the ASRS Long Term Disability program. It is a compilation of Arizona Revised Statutes (A.R.S.) Title 38, Chapter 5, §§ 38-797 et seq. and the administrative rules and regulations promulgated thereunder, Arizona Administrative Code (A.A.C.) Title 2, Chapter 8, that constitute the laws and regulations governing the ASRS Long Term Disability program.

These laws and regulations apply to ASRS Long Term Disability benefits and may impact your claim for benefits, any benefit payments you receive, and/or any benefit payments you are required to repay to the ASRS or the ASRS contracted LTD claims administrator.

Although every effort has been taken to ensure the accuracy of the material presented, it is not intended or represented to be the official record of laws and regulations of the State of Arizona. True and correct copies of statutes of this State are found in the Arizona Revised Statutes filed and issued by the Secretary of State. As a courtesy, the Arizona Legislature also publishes statutes at [azleg.gov/arstitle/](http://azleg.gov/arstitle/). True and correct copies of the administrative rules and regulations are contained in the Arizona Administrative Code filed and issued by the Secretary of State at <https://azsos.gov/rules/arizona-administrative-code>.

Each person who may be involved with any action that requires a review of the official text is cautioned to consult the Arizona Revised Statutes and Arizona Administrative Code.

July 2023 Revision



**Frequently Asked Questions**

- + Who is eligible?
- + How is disability determined?
- + What disabilities are not covered?
- + When do benefits begin?
- + What do I have to do during my disability?
- + How much is my benefit going to be?
- + Who do I call if I do not receive my LTD benefit payment or if I have questions about my payment?
- + How long will benefits be paid?
- + Is my LTD benefit taxable?
- + Do I have to report other income?
- + What if I am on workers' compensation?
- + What happens if my employer asks me to resign or I am terminated?
- + Will I be eligible for the ASRS Health Insurance Program?
- + Do I have to apply for Social Security Disability (SSD)?
- + Who is Allsup? Do I have to use them?
- + How can I check the status of my LTD claim?

# BROADSPIRE CONTACT

Barry O'Dowd – Account Executive

Mobile (480) 223-7563 or Phone: (602) 240-2133

Email: [BarryO@AzASRS.gov](mailto:BarryO@AzASRS.gov) or Barry\_ODowd@choosebroadspire.com

- Broadspire office (877) 232-0596
- Benefit Specialist and their extensions in the Employer Guide

# ASRS Contact

Briana Martinez – ASRS LTD Plan Manager

Email: [BrianaM@AzASRS.gov](mailto:BrianaM@AzASRS.gov)

ASRS Fraud Hotline (602) 240-5360

**ANY QUESTIONS?**

