

Long Term Disability Program

Employer Guide

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In partnership with and administered by:

Broadspire®
A CRAWFORD COMPANY

TABLE of CONTENTS

SECTION 1 **Page 4**
Employer's LTD and Responsibilities
- LTD Associate
- LTD Signer

SECTION 2 **Page 5**
LTD Guides
- Employer Guide
- Employee Guide

SECTION 3 **Page 6**
LTD Claim Packets
- Employee Packet
  - When to Send
- Employer Packet
  - How to Complete
- How to Submit Employee and Employer Claim Packets

SECTION 4 **Page 10**
Communications
- Sample Notification Emails
- Sample Reports

SECTION 5 **Page 12**
Frequently Asked Questions

Disclaimer: Legislation, rules, and policies governing the ASRS are subject to change. If information contained in this Guide differs from laws, rules, and ASRS policy, the ASRS is not bound by this Guide but will comply with Arizona Revised Statutes, rules, and policies. Please refer to our website, www.azasrs.gov, for the most current legislation and rules.

Section 1

Employer's LTD Roles and Responsibilities

Broadspire is the administrator for the Arizona State Retirement System (ASRS) Long Term Disability (LTD) program.

Each Employer must designate one LTD Associate and one LTD Signer. Typically, these roles are filled by the Employer's human resources or payroll staff, but may be filled by others in the organization.

The Employer's LTD Associate is authorized to:

- Sign the Employer Claim Packets
- Submit claims using the secure messaging feature in myASRS
- Login to the online Broadspire claims system
- Discuss claims with Broadspire representatives
- Receive Monthly Claims Activity Reports
- Receive claim received, return to work, claim approval, and termination/denial notice emails from Broadspire
- Receive claim approval and denial letters

The Employer's LTD Signer is authorized to:

- Sign the Employer Claim Packets
- Submit claims using the secure messaging feature in myASRS
- Discuss claims with Broadspire representatives

Only the Employer's LTD Associate or LTD Signer can sign the Employer claim packet and submit the Employee and Employer claim packets to Broadspire.

The individuals who fill these roles should attend any training and regular update meetings, establish an ASRS Employer login, and retain their Employer's ASRS Employer Number and ASRS Employer Plan Number. Contact ASRS Employer Relations or Broadspire for more information (see contact information at the end of this Guide).

Section 2

LTD Program Guides

This ASRS LTD Program Employer Guide is available on the ASRS website (www.azasrs.gov). Click the Employers link, then the Long Term Disability Employer link.

The ASRS LTD Program Employee Guide is available on the ASRS website (www.azasrs.gov). Click the Members link, then the Long Term Disability link.

The ASRS LTD Employee Guide provides a complete overview of the disability plan available through the ASRS. Employers should advise employees of the location of the ASRS LTD Employee Guide on their date of hire and any time an employee is provided with the Broadspire disability claim packet.

Section 3

LTD Claim Packets

Employee Claim Packet

This section will help the Employer determine when to send the Employee Claim Packet to the Employee, when to complete the Employer Claim Packet, and how to upload the claim packets to Broadspire using the Secure Messaging feature on the ASRS website.

Employers may download the Employee and Employer claim packets from the secure login area of the ASRS website (www.azasrs.gov).

The Employer must send the LTD Employee Claim Packet to the Employee after the Employee:

- Has been approved for full-time or intermittent Family and Medical Leave (FMLA) for their own medical condition.
- Has been approved for full-time or intermittent medical leave of absence based on their own medical condition.
- Has filed a Workers' Compensation claim or has begun receiving Workers' Compensation benefit payments
- Is working in a different job due to a medical condition
- Is working limited duty (limited duty means the Employee has not been performing the usual duties of their occupation due to restrictions or limitations as directed by an Attending Physician)
- Is working a restricted schedule due to a medical condition
- Is unable to work due to illness or injury

The Employer is responsible for recording the date the Employee Claim Packet was initially provided to the Employee. There is a space on the Employer's Claim Statement to record this date.

The Employer should provide to the Employee the ASRS website with instructions for locating the ASRS LTD Program Employee Guide. Alternatively, the Employer may provide the Employee with a print copy of the Employee Guide.

The Employee claim packet contains the following items:

- Cover Letter – Brief letter describing the claim packet contents.
- Arizona Revised Statutes – Overview of applicable statutes pertaining to the LTD program benefit.

- Employee Claim Statement – Claim form to be completed by the Employee.
- Employee Authorization to Release, Share, and Use Medical and Sensitive Information – Authorization form to be completed by the Employee; allows Broadspire to request the Employee's medical information from healthcare providers and facilities and allows Broadspire to communicate with designated individuals about the Employee's LTD claim.
- Employee Authorization to Disclose Claim Information to Authorized Representatives.
- I.R.S. Form W-4 – Federal tax withholding form to be completed by the Employee; 50 percent of the Employee's LTD benefit payment is taxable. If these forms are blank or not received, Broadspire will withhold federal taxes based on a "single with one exemption" rate.
- Arizona Form A-4 – State tax withholding form to be completed by the Employee. If these forms are blank or not received, Broadspire will withhold Arizona State tax at the highest percentage.
- Employee Reimbursement Agreement- Agreement form to document the employee's understanding that in the event of an overpayment, the employee is responsible to repay any overpayment amount.
- Employee Direct Deposit Authorization – Authorization form to be completed by the Employee.
- Attending Physician's Statement of Patient Disability – Medical form to be completed by the Employee's attending physician.
- ASRS LTD Program Frequently Asked Questions – List of FAQs provided as a reference for the Employee.

Helpful hints for the Employer communicating with the Employee regarding LTD:

- Tell the Employee to provide the Attending Physician's Statement to their physician and that any cost associated with the completion of the Attending Physician's Statement is the responsibility of the Employee.
- Tell the Employee that timely completion of the Attending Physician's Statement is the responsibility of the Employee. Encourage the Employee to actively manage this part of the claim process.
- Tell the Employee to complete all other forms in the Employee Claim Packet and to return all completed forms directly to the Employer and not to Broadspire.

The Employer claim packet contains the following items:

- Cover Letter – Brief letter describing the claim packet contents, instructions for submitting claim packets to Broadspire, and Employer responsibilities.
- Employer's Claim Statement – Claim form to be completed by the Employer.

Helpful hints for completing the Employer's Claim Statement:

- Indicate the date that the Employee's sick, annual (vacation), donated, or other paid time off (PTO) will be exhausted. If paid leave is used by the Employee after the date their LTD benefit payments begin, the LTD benefit payment will be reduced by the value of the paid time off until such time as the paid time off is exhausted. Eligible Employees who experience an unpaid leave of absence as of the date of disability may receive a minimum monthly LTD benefit payment of $50. For this reason, it is important for the Employer to indicate the exact date when the Employee's paid time off is exhausted.
- Indicate the date any other type of pay paid to the Employee by the Employer will end. Other pay types may include bonuses or other monetary awards, etc. If any other type of pay is paid to the Employee after the date their LTD benefit payments begin, the LTD benefit payment will be reduced by the value of the other pay until such time as the other pay is exhausted.
- Indicate whether the Employee is receiving Short Term Disability benefit payments and whether the premiums are paid by the Employee or the Employer. Provide a copy of the Short Term Disability approval letter and ensure that the carrier's name and address are included. Short Term Disability benefit payments may be used to offset the Employee's ASRS LTD benefit payment if the Short Term and LTD benefit payments overlap.
- Indicate whether the Employee's disability is the result of a work-related injury or illness, and include the Workers' Compensation insurance carrier name and contact information on the Employer's Claim Statement. Payment of Workers' Compensation benefits to the Employee may affect the Employee's LTD benefit payment amount.

Once the Employer receives the Employee's completed claim forms, the Employer must complete and sign the Employer's Claim Statement form.

IMPORTANT: If you have not yet received the Employee's Attending Physician's Statement of Patient Disability form but have received all other completed Employee forms, **do not wait** to submit the Employee **and** Employer packets to Broadspire (you may submit the Attending Physician's Statement of Patient Disability form

separately once you receive it from the Employee). The Employer and Employee packets must be submitted together; **do not** submit the Employer packet until you receive the completed Employee packet.

How to Submit the Claim Packets and Attachments

Submit the completed Employee and Employer claim packets immediately! Waiting to submit a claim until after the six-month elimination period will cause a delay in the Employee's claim.

Timely submission of the Employee and Employer claim packets allows Broadspire to obtain any additional information from the Employee, Employee's healthcare providers, or Employer.

IMPORTANT: If the Employee has not yet not submitted the completed Attending Physician's Statement form, but has submitted all other forms, do not wait to submit the claim packets to Broadspire. The Employer may submit the Attending Physician's Statement form separately at a later date.

Once the Employee and Employer claim packets are complete, the Employer must scan and upload both packets to the ASRS website through the Secure Messaging portal. The packets may be merged into a single document; however, please note that scanned attachments must not exceed 10 MB in size. If necessary, you may divide the documents into smaller batches. Additionally, only one scanned attachment can be included per secure message, so multiple secure messages may be required to upload all materials.

Follow the steps below to ensure the claim packets are properly uploaded.

1. Scan the completed Employee and Employer packets.
2. Scan the Employee's job description, FMLA certifications, associated medical reports/documentation, and time sheets or attendance reports.
3. Login to the myASRS section of the ASRS website (www.azasrs.gov).
4. Navigate to the Secure Messaging feature and click the "Create a new thread" button.
5. Do not put the Employee's name in the subject line of the message. Instead, enter the word "Packet" in the subject line.
6. Enter the Employee's name, Employer name, and LTD Associate or LTD Signer name in the body of the message.
7. Click the "Choose File" button to attach the first scanned item.
8. Click the "Send LTD Documents" button. Do not click the "Send" button; the system will reject your message.

9. Repeat steps 4-7 for each secure message.

Section 4

Communication

Broadspire will keep the Employer informed of the claim status by email and Monthly Claims Activity Reports. Employers may contact Broadspire Customer Service or the Disability Benefit Specialist assigned to the claim (see Section 6 for contact information). The Employer's LTD Associate may access the Employee's claim using the Broadspire portal. Following are samples of the Broadspire email notifications and reports routinely sent to the Employer's LTD Associate.

Notification of Claim Received Sample Email

TO: JDoe@azasrs.gov; SSmith@azasrs.gov 02/25/2022 12:28 PM
Subject: EE First Name, Last Name / Long Term Disability-Initial Claim Received

Name: Employee Name
Claim #: C-2023-XXXXXX
Possible Date of Disability:
Last Day of Work (as reported by Employer):
Division Number: 000000 Disability
Representative:
Phone: 877-232-0596
Fax: 859-550-2744

Broadspire has received an LTD claim for: Employee Name

To add any additional documentation or information regarding this claim or to check the status, please log into the Broadspire portal at www.myleavetech.com. If you have any questions, please contact our customer service team at (877) 232 -0596 or feel free to add a note within the claim for the assigned Disability Representative via the portal.

NOTE: If you need instructions on how to access the portal, please email ASRSLTD@choosebroadpsire.com or contact the assigned Disability Representative.

LTD Claim Approval Notification Sample Email

Broadspireintegratedabsencesupport@broadspire.com JDoe@Firestone.com; SSmith@Firestone.org 02/25/2022 12:28 PM
Subject: EMPLOYEE NAME / Notification of Initial Approval of Long Term Disability Claim

EMPLOYEE NAME
Claim #: C-2017-XXXXXX
Date of Disability: 2/4/2017
The above employee has had their LTD claim approved.
PLEASE NOTE: Broadspire will be forwarding you a copy of the Approval Letter sent to the Employee within the next few days.

If any of the information above is incorrect, please indicate corrections below and reply to ASRSLTD@CHOOSEBROADSPIRE.COM.

Please send all responses to: ASRSLTD@CHOOSEBROADSPIRE.COM Our customer service phone number is: (877) 232-0596

Note: You are receiving this email because you are listed as the LTD Associate for your Employer Group in the ASRS LTD Program database. If you feel you have received this email in error, please contact us to let us know.

Monthly Claims Activity Report

The Employer's LTD Associate is sent the Claims Activity Report via email at the beginning of each month, showing all the claims activity for the prior month. The chart below lists the Status Reason Codes for the Claims Activity Report.

Also included in this section is a list of Claim Status Reason Codes. These codes correspond to those shown in the final column of the monthly activity report, allowing you to identify the claim's current status at the time the report is received.

Claim Status Codes will always begin with **(O)** for ***Open*** or **(C)** for ***Closed***. The remaining characters represent the benefit status and status description, as outlined below.

Example:
(O-T-M) would mean Open-Terminated-Not Disabled Own/Any Occupation

Status Code	Status and Description
D-L	Denied - Plan Provision
D-M	Denied - Not Disabled Own Occupation
D-N	Duplicate claim created
D-P	Denied - Pre-existing condition exclusion
D-W	Denied - Did not satisfy the waiting period
D-X	Denied - ASRS Forfeiture Requested

A	Approved
P	Pending claim
R	Reinstated claim benefits
S	Suspended claim benefits
T-B	Terminated - Received Maximum benefit period
T-M	Terminated - Not Disabled Own/Any Occupation
T-P	Terminated - Retirement prior to Maximum benefit period
T-R	Terminated - Return to work
T-X	Terminated - ASRS Forfeiture Requested
T-I	Terminated - Failure to provide requested medical/information
T-L	Terminated - Plan Provision or Exclusion
T-D	Terminated – Deceased
T-E	Terminated – Pending Calculation or Pending SS Vendor Decision

Workers Comp/Industrial Leave Status Code and Description

Status Code	Code Description
DELY	Employee has applied for WC benefits. No decision
LITG	WC claim denied. Employee is litigating WC claim
MEDO	Medical Only
NONF	Employee has chosen not to apply for WC
PERM	Employee is receiving permanent WC benefits
POTL	Potential WC claim
REJT	Employee's WC claim has been rejected
TEMP	Employee is receiving temporary WC benefits
VRIN	Vocational Rehabilitation Interrupted
VRMA	Vocational Rehabilitation Maintenance Allowance

Please Note:

- The claim status codes can be found on the last column of the report.
- The approved through date on the report is actually the member's maximum payable date, which is the date the LTD benefits will end.

Section 5

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?

The Employee's resignation or termination will not impact the Employee's LTD claim or the processing of the LTD claim. If the Employee is no longer employed when they start the application process, they may be eligible as long as they were an active contributing ASRS member as of the potential date of disability. If the LTD claim is approved and the Employee begins receiving LTD benefit payments, they will continue to accrue ASRS service credit towards their retirement.

If the Employee has been terminated, should the Employer still provide the LTD claim packet to the Employee?

Yes. The Employee will need to obtain the claim packet from their last Employer. The Employer should follow the regular process for sending, tracking, and submitting the Employee and Employer claim packets.

Should an Employee apply for LTD if she/he has been approved for Workers' Compensation benefits?

Yes. Workers' Compensation does not disqualify the Employee from LTD benefits.

If the Employee needs to reduce their work hours due to a medical condition, are they eligible for LTD benefits?

Yes. The definition of disability states that an Employee is disabled if they are medically unable to perform one or more duties of their occupation. An Employee who is working reduced hours, working intermittently, or performing only limited job functions under the advice of an Attending Physician may qualify LTD.

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?
An Employee who is or has been working intermittently due to an approved FMLA or medical leave for a medical condition, working a modified or limited duty full-time schedule, and/or working a part-time schedule may apply for LTD. Limited duty is defined as being unable to perform the usual duties of the occupation as medically substantiated by an Attending Physician.

If an Employee is or has been working an intermittent, modified, or limited duty work schedule during or after the six-month elimination period, the Employer must provide copies of payroll records, time sheets, or absence reports to Broadspire to assist in determining the date of disability and to reduce any eligible earnings from the Employee's LTD benefit payments.

Is the Employer required to include the Attending Physician's Statement of Patient Disability when the claim packets are submitted to Broadspire?
If the Employee has not yet not submitted the completed Attending Physician's Statement form, but has submitted all other forms, do not wait to submit the claim packets to Broadspire. The Employer may submit the Attending Physician's Statement form separately at a later date. However, the Employee's claim will not be reviewed until all documents are received by Broadspire.

How does the Employer get access to the "Monthly Claims Activity" report?
The Employer's ASRS website administrators will access the "Maintain Employer User" link to update the LTD roles for the Employer. ASRS will send updates to Broadspire on the last business day of each week. The Employer's LTD Associate will then receive registration information to access the Broadspire portal online system and begin receiving the monthly activity reports via email.

How does the Employer add, update or remove an LTD Associate/LTD Signer from the Broadspire email distribution List?
Broadspire/ASRS does not have access to add, remove, or update LTD Associates/LTD Signers from the distribution list that receives email correspondence and the Monthly Claims Activity report. The Employer's ASRS website administrator would need to access the "Maintain Employer User" link in the secure employer portion of the ASRS website to add, remove, or update the LTD roles for the Employer. ASRS sends an updated list to Broadspire on the last business day of each week.

How does the Employer check the status of an Employee's claim?
The Employer's LTD Associate may access the Broadspire Portal, email ASRSLTD@choosebroadspire.com, contact Broadspire Customer Service, or contact the Broadspire Disability Benefit Specialist assigned to the Employee's claim. If the Broadspire Customer Service Representative is unable to locate the Employee's claim, this may mean that Broadspire has not yet received all of the claim information necessary to initiate/create an LTD claim.

How long does it take to process a claim?
Typically, the process takes approximately 60 days or less; however, each case must be reviewed on its own merits. Once a claim is received, Broadspire will contact the Employer and the Employee by email or phone to communicate the status of the Employee's claim.

Is the Employee eligible to receive Social Security Disability benefits and also receive LTD benefits?
Yes. The Employee may receive benefit payments from both Social Security Disability and ASRS LTD; however, a percentage of the Employee's Social Security Disability benefit payments will be used to reduce the Employee's ASRS LTD benefit. For more information on this plan provision, please contact Broadspire Services.

Is the Employee able to receive retirement benefit payments and LTD benefit payments at the same time?
No. If an Employee is receiving LTD benefit payments and then applies for retirement through the ASRS, the Employee's LTD benefit payments will cease.

Is the Employee permitted to work during the six-month elimination period?
Yes. The Employee may work intermittently or on limited duty during the six-month elimination period, if approved by an Attending Physician.

Questions?
Broadspire and ASRS are available to assist with questions about the LTD Program. Broadspire and ASRS contact information is provided in Section 6 of this Guide.