



Arizona State Retirement System

Long Term Disability (LTD) Plan Employer Guide



Sedgwick
(800) 495-9301



SECTION 1 DISABILITY INCOME PLAN BOOKLET	3
SECTION 2 PROCEDURES FOR SUBMITTING LTD CLAIM	4
SECTION 3 LONG TERM DISABILITY PLAN CLAIM PACKET	8
SECTION 4 FREQUENTLY ASKED QUESTIONS	10
SECTION 5 REPORTS AND NOTIFICATION E-MAILS	13
SECTION 6 CONTACT INFORMATION	24



Long Term Disability Employee Booklet

In this section is the Arizona State Retirement System (ASRS) Long Term Disability (LTD) Plan Employee booklet (revised 05/01/2015). The booklet will give a complete overview of the Disability Plan through the ASRS.

This book should be given to the Employee on their date of hire, and at the time they are given their disability packet.

To obtain copies of this brochure visit the ASRS website at www.azasrs.gov. The brochure is housed in the Non-Retired Member section under Long Term Disability.



Section

2

Procedures for Submitting Long Term Disability Claim

1. When Should Claim information be given or sent to an Employee?

- An Employee should be sent notification of the Long Term Disability (LTD) Plan after they have been unable to work due to sickness or injury or have been working limited duty for **two consecutive months**. Limited duty means the employee has not been performing the usual duties of their job due to restrictions or limitations requested by their physician.
- Provide the employee with the LTD claim packet along with a copy of the disability Plan booklet.
- Upon completion of the claim packet (directions below), please forward to Sedgwick, Inc.

Waiting to submit a claim until after the six-month qualifying period has been satisfied can delay the issuing of any benefits and incur late submission fees. Early submission allows our office to obtain any additional information from doctors or employers that may be necessary and allows us to possibly approve the claim prior to the commencement of benefits.

7. To obtain the employee & employer claim packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.



2. What Forms are required for submission with an LTD claim and what forms are included in the employee claim packet?

The Employee claim packet consists of the following forms:

- **Long Term Disability Claim Statement** - This is to be completed by the employee.
- **Release of Information Form** – This is to be completed and signed by the employee. This is the authorization that allows us to request medical records.
- **Federal Tax Form** – This is to be completed by the employee to determine the amount of federal taxes to be withheld from the benefit. Please note that 50% of the LTD benefit is taxable.
- **Arizona State Tax Form** – This is to be completed by the employee to determine the amount of state taxes to be withheld. Please note that the LTD benefit is 50% taxable for recipients.
- **Right of Reimbursement Form** – This is to be completed by the employee so that Sedgwick can issue the full LTD benefit while the employee pursues other benefits which they may be entitled to.
- **Direct Deposit Form** – This is to be completed by the employee so that Sedgwick is able to electronically deposit benefit payments into their bank account.
- **Attending Physician Statement** - This is to be completed by the employee's primary care physician (the physician who is most familiar with the employee's medical condition).



The Employer Claim packet – Please note the following should be clearly documented on the employer section of the claim statement.

- **Sick Leave/Donated Leave** - Please advise the date as to when this is exhausted. If sick leave is paid beyond the date LTD payments commence, the LTD payment will be reduced by sick pay until it is exhausted.
- **Unpaid Leave Of Absence** - For eligible participants on unpaid leave of absence as of the date disability is documented, and therefore, whose earnings are \$0 as of the date of disability, the minimum monthly benefit of \$50 is payable. For this reason, it is necessary to know exactly when sick leave, vacation, and donated times are exhausted.
- **Vacation** - When is this exhausted? While this does not affect the amount of the calculated Long Term Disability benefit, it can affect the situation of an unpaid leave of absence.
- **Short Term Disability** - Did the employee receive any Short Term Disability benefits? If yes, were the premiums paid by the employee or the employer? If the employer paid the premiums, please provide the name and address of the Short Term Disability carrier. Short Term Disability benefits may be offset from LTD benefits if they pay for a duplicate period of time.
- **Physical / Non Physical Aspects of Job (Part 2 of employer portions of claim packet)** - This is to be completed by the supervisor (or other similar level in relation to the employee), so that we may be provided with accurate physical/nonphysical requirements of the job.

You will need to login to the secure employer portion of the ASRS website to obtain the most current employee, and employer claim packets.



3. What if an Employee is receiving Workers Compensation Benefits?

- If Worker's Compensation benefits are being paid, the employee should also apply for LTD, as partial LTD benefits may be payable.
- If the disability is a result of an injury at work, please provide the name, address and phone# of the carrier under "Remarks" on the employer's statement. Please provide the amount of any Worker's Compensation benefits that have been paid, as these may affect the calculation of LTD benefits.

4. What if an employee is or has been working in a modified or limited duty position?

- An employee that is or has been working modified or limited duty full-time and/or part-time is still eligible to apply for disability benefits.
- Limited duty is defined as being unable to perform the usual duties of the job, as medically substantiated by a physician.
- If an employee is or has been working modified or limited duty during or after the six-month waiting period. The employer will need to send Sedgwick copies of payroll records and time cards to reduce any earnings from the LTD benefit.

5. If you have a question whom should you call?

- **Disability Benefit Specialist (DBS)** – A DBS can help you with status of claim and benefit payment, any questions regarding what is going on with the claim, and any claims issues.
- Claims are assigned to a Disability Benefit Specialist based on the last name of the employee. The assignment is subject to change without notice due to staffing changes. The current assignment can be found in



Section 6 of this booklet. As assignments are changed, you will receive an updated list.

- **Claims Supervisor** – If you are unable to reach a DBS, a supervisor will be able answer your questions. You can speak with a supervisor if you have concerns with the status of a claim. Supervisors will have information regarding appeals and the appeal process.

For current contact information, please see Section 6 of this booklet.



Section

3

Long Term Disability Plan Claim Packet

Instructions for Employer:

1. After your employee has been off work for **2 months** due to their disability, please give them the Employee LTD Claim Packet to complete. The packet should contain the following:
 - a) Cover Letter
 - b) Employee Claim Statement
 - c) ROI
 - d) W-4
 - e) A-4
 - f) Right of Reimbursement Form
 - g) Direct Deposit Form
 - h) Attending Physician's Statement
 - i) Answers to Commonly Asked Questions
2. Tell the employee to complete and sign the first six forms. The employee will need to take the Attending Physician's Statement to their doctor's office and have their physician complete and sign that form. Once this is done, all of the forms should be returned to you.
3. Once you receive a completed packet from the employee, you will need to complete and sign the Employer's Notice of Claim form. (*See Section 2, Procedures, for instructions on how to complete the Employer section of the claim packet*).
4. After steps 2 and 3 are done, send the claim packet and Employer's Notice through the Employer's secure email on the ASRS website. Select "LTD Documents" for the subject line. Please note that your attachment needs to be **2MB or less**. You may also fax the entire employee's packet, along with the Employer's Notice form to (818) 591-7664.



5. Sedgwick will keep you informed of the status of the claim with email notification upon claim approval, denial or termination and a monthly claim activity report. You may check the status of a claim by logging into Sedgwick's [viaOne Express](#) 24 hours a day. Once you have logged in, to access claims information you will need to search either by individual or by claim status under the advanced search link. If you search by claim status it will provide a list of all claims in that status with your facility. To access claim details click on the claim number.

You may also call Sedgwick's voice response unit at (800) 495-9301, 24 hours a day, 7 days a week, to find out the status of an employee's claim.

The only information you will need is the last four of the employee's Social Security Number and date of birth. If you do not receive the information you are looking for through the voice response unit, you may call between the hours of 5:00 a.m. and 5:00 p.m. Pacific Time, Monday through Friday, to speak to a Customer Service Representative.

6. If you have any questions regarding the packet, how to complete it, etc., please feel free to call Sedgwick at (800) 495-9301 and you will be walked through the process.
7. To obtain additional copies of the packets, please visit the ASRS website at www.azasrs.gov. The packets are housed in the employer secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.



Frequently Asked Questions

Should an employee apply for Long-Term Disability if they are on Workers' Compensation?

Yes. Workers' Compensation does not disqualify an employee from LTD benefits.

When should an employee apply for LTD?

LTD should be applied for as soon as the doctor states an employee will not be able to return to work within 6 months from their last day of work. You should counsel any potential claimants to have this discussion with their doctor at **2 months** after the last day worked.

How do I obtain more claim forms, attending physician statements, booklets, etc.?

8. You may obtain copies of the claim packets by visiting the ASRS website at www.azasrs.gov. The packets are housed in the secure login area of ASRS website. If you do not have a login please contact the ASRS Employer Relations area to obtain a login.



If an employee has to reduce their hours, are they eligible for benefits?

Yes, the definition of disability state an employee is disabled if they are medically unable to perform all the regular duties of their own occupation. Therefore, an employee who is working reduced hours or limited job functions, under the advice of a licensed physician, may qualify for benefits.

Do we have to terminate an employee when they go on LTD?

No. Many employees are able to return to work after they have recovered. You may even bring a person back at a reduced schedule without causing their claim to close. Each case must be reviewed on its own merit. The member, DBS and employer need to work together to achieve the appropriate outcome.

Do we have to include the Attending Physician Statement when we send in the Claim Statement?

No. An employee may choose to have their doctor mail the Attending Physician Statement directly to Sedgwick, Inc. However, the claim will not be reviewed until both documents are received.

How do I get a report of active claimants?

The administrator or an application manager for the ASRS website will need to access the “Maintain Employer contacts” link to update the LTD contacts for your facility. ASRS will send updates to Sedgwick on the last business day of each month. Updated contact type: “LTD Associate” will then receive monthly reports and receive registration information to access Sedgwick’s [ViaOne](#) Express online system.

How do I check the status of a claim?

You may use the automated attendant on the Sedgwick toll-free number (800) 495-9301 or access Sedgwick’s [ViaOne](#) Express. If the attendant states you have given an invalid social security number Sedgwick has not yet received the claim information.



How long does it take to process a claim?

Each case must be reviewed on its own merit, however typically the process is approximately 90 days or less. Once a claim is received, Sedgwick will contact the employee by mail or phone of the status of the claim.

Is an employee able to receive Social Security Benefits and also receive LTD benefits?

Yes, they can receive benefit payments from both Social Security and Sedgwick. According to Arizona Law if the employee is receiving Social Security a percentage of the Social Security benefits will be used to reduce the LTD benefit.

Is an employee able to receive retirement from ASRS and also receive an LTD benefit from Sedgwick?

No, if an employee applies for their retirement through the ASRS, they are not eligible to receive LTD benefits.

May an employee work during the six-month qualifying period?

Yes, they can work limited duty during the six-month qualifying period if instructed by a physician. Limited duty means, the employee has not been performing the usual duties of their job due to restrictions or limitations requested by their physician.



Reports and Notification Emails

In this section are samples of the email notifications and reports that you as an employer would receive from Sedgwick. An LTD Associate contact type will automatically receive emails and reports on a regular basis. The administrator or an Application Manager on the ASRS website is able to assign LTD Associates. If you need information or assistance with this process, you should contact Barry O'Dowd, Program Manager, for assistance.

NOTIFICATION EMAIL SAMPLES ARE AS FOLLOWS:



Notification of Claim Received Email

When Sedgwick has received a completed claim packet from your office you will receive this email notification. Sedgwick will then begin to process the claim, which consists of confirming eligibility with your office and ASRS. Sedgwick will also gather medical information that will assist in the decision making process of the claim. This process typically takes 45-90 days, but could be longer depending on the situation, and what information we are waiting for.

GEORGE JONES / Long Term Disability –Initial Claim Received

Name: GEORGE JONES

Claim #: B584999000-0001-01

Date of Disability (as reported by Employee): 02/06/2015

Last Day of Work (as reported by Employee): 02/06/2015

Division Number: 102200

Disability Representative: Tom Smith

Phone: (800) 495-9301

Fax: (855) 800-5116

Sedgwick has received an LTD claim from the above employee.

Action Required:

- Please send all responses to: ASRSMail@SedgwickCMS.com
- Our customer service phone number is : (800) 495-9301
- Report any corrections to data in this email to Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email.

NOTE: You are receiving this notice because you have been identified a person in need of information regarding the absence of the above Employee. If this information has been sent to you in error, or if you have questions regarding the information provided in this notice; please contact Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email. You may also check the status of this claim 24 hours a day, 7 days a week at: <https://claimlookup.com>



Return to Work Email Notification

This email is sent when Sedgwick receives notification that the employee has return to work to your facility or any other facility and the claim will be closed.

GEORGE SMITH/ Request for LTD – Return to work Confirmation Email

Claim #: B584999000-0001-01
Return to Work Date: 02/16/2015
Disability Representative: Tom Jones
Phone: (800) 495-9301
Fax: (855) 800-5116

Sedgwick has received a confirmed Return to Work Date on the above employee; therefore the LTD claim for this employee will be closed.

Action Required:

- Please send all responses to: ASRSMail@sedgwickcms.com
- Our customer service phone number is : (800) 495-9301
- Report any corrections to data in this email to Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email.

NOTE: You are receiving this notice because you have been identified a person in need of information regarding the absence of the above Employee. If this information has been sent to you in error, or if you have questions regarding the information provided in this notice; please contact Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email. You may also check the status of this claim 24 hours a day, 7 days a week at: <https://claimlookup.com>



Approval Email

This email is sent once Sedgwick has determined the employee has met all the eligibility requirements outlined by the Plan Statutes and benefits will be issued.

JONES/ Long Term Disability - Claim Approval

Name: TOM JONES

Claim #: B584999000-0001-01

Date of Disability: 08/18/2014

The above employee has had their LTD claim approved.

PLEASE NOTE: Sedgwick 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 ASRSMail@SedgwickCMS.com.

Please send all responses to: ASRSMail@SedgwickCMS.com

Our customer service phone number is: (800) 495-9301

NOTE: You are receiving this notice because you have been identified a person in need of information regarding the absence of the above Employee. If this information has been sent to you in error, or if you have questions regarding the information provided in this notice; please contact Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email. You may also check the status of this claim 24 hours a day, 7 days a week at: <https://claimlookup.com>



Termination/Denial Notice Email

This email is sent when Sedgwick has terminated benefits on a claim due to reaching normal retirement, refunding ASRS contributions, death, or denial.

GEORGE JONES / Request for LTD – Denial/Termination

GEORGE JONES

Claim #: B584999000-0001-01

Claim Status: Closed

Disability Representative: Tom Smith

Phone: (800) 495-9301

Fax: (855) 800-5116

Sedgwick has denied or terminated the LTD claim for the above employee.

Action Required:

- Please send all responses to: ASRSMail@sedgwickcms.com
- Our customer service phone number is : (800) 495-9301
- Report any corrections to data in this email to Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email.

NOTE: You are receiving this notice because you have been identified a person in need of information regarding the absence of the above Employee. If this information has been sent to you in error, or if you have questions regarding the information provided in this notice; please contact Arizona State Retirement System (ASRS) Long Term Disability Center at 800-495-9301 or by replying to this email. You may also check the status of this claim 24 hours a day, 7 days a week at: <https://claimlookup.com>



Monthly Claims Activity Report

Please note that LTD Associate contact types listed on the ASRS website will receive the Monthly Claims Activity Report. For assistance you may contact the Program Manager, (See Section 6 for contact information).

The Claims Activity Report shows all the claims activity for the prior month. It is sent out via email at the beginning of each month.



Prepared By: Sedgwick
Run Date: 3/25/2015

Client No: 6296 - Arizona State Retirement System
Report: Monthly LTD Claims Activity Report
Period Reported: 02/01/2015 Thru 2/28/15
Division No: 199988 - State of Arizona

New	Name	SSN	Employee No.	Claim Number	Sex	Dis Age	Curr Age	Ben Cls	Dept	Div	Wk St	Dis-Start	Dis-End	Benefit Start Date	Approved Thru Date	LTD Benefit Amount	Gross Benefit This Mth	Offset Description	Offset Amount	Adj-Gross Benefit This Mth	Wkrs Comp Stat	Claim Status Code
	Smith, Joan	XXXXX3999	CONV0000000000	B584999000-001-01	M	28	31	31		199988	AZ	5/9/2012		11/9/2012	3/31/2036	\$2,100.62	\$2,100.62	SOCIAL SECURITY DEPENDENT	\$591.60	\$324.97		O-A
																		SOCIAL SECURITY DISABILITY	\$1,184.05			
	Jones, John	XXXXX3999	CONV000000009999	B584999000-001-01	M	61	66	31		199988	AZ	3/24/2010		3/24/2011	3/31/2016	\$3,984.31	\$3,984.31	SOCIAL SECURITY DISABILITY	\$1,932.40	\$1,991.91		O-A
	Sample, Robert	XXXXX3999	CONV000000000000	B584999000-001-01	F	59	61	31		199988	AZ	6/5/2013		12/5/2013	12/4/2015	\$1,358.25	\$1,358.25	SOCIAL SECURITY DISABILITY	\$920.55	\$437.70		O-A
	Sample, Amy	XXXXX3999	CONV000000009999	B584999000-001-01	M	42	50	31		199988	AZ	8/14/2007		2/14/2008	5/17/2024	\$2,127.57	\$2,127.57	SOCIAL SECURITY DISABILITY	\$693.12	\$1,434.45		O-A



Claim Summary For Division: 199988 - State of Arizona

	Current Month	Current Year	End of Current Month	End of Prior Month
No. New Claims Received	2	4		
No. New Claims Processed	1	1		
No. Claims Paid First Time	0	0		
No. Reopened Old Claims	0	0		
No. Claims Waiting For Additional Information			1	0
No. Pending Claims			2	0
No. Claims In Active Payment Status			0	0
No. Suspended Claims			0	0
No. Reopened Claims Closed	0	0		
No. Claims Closed First Time	2	2		
No. Waiting Claims Closed	2	2		
No. Closed Claims	2	2		
Paid Gross Benefits (Less Refunds)	\$24,151.90	\$49,459.26		
Offsets Taken	\$11,663.49	\$24,899.75		
Paid Adj-Gross Benefits (Less Refunds)	\$12,488.41	\$24,559.51		
Paid Days	393	874		
No. Checks/Vouchers Issued	15	30		



CLAIM STATUS REASON CODES:

Also included in this section is a list of Claim Status Reason Codes. These will correspond with the codes on the reports, so that you can see specifically the current status of the claim at the time you receive the report.

<u>Claim Status Code</u>	<u>Claim Status Code Description</u>	<u>Claim Status Code</u>	<u>Claim Status Code Description</u>
O-A	Open – Accepted	O-P	Open – Pending
O-R	Open – Reinstated	O-S	Open - Suspended
C-D-W	Closed – Denied - Did not satisfy waiting period	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-R	Closed – Terminated – Return to work	C-T-L	Closed - Terminated – Return to Work
C-D-C	Closed – Denied – Failure to receive appropriate care	C-D-E	Closed - Denied - Eligibility not met
C-T-C	Closed – Terminated – Failure to receive appropriate care	C-D-L	Closed – Denied – Plan Provision or Exclusion
C-T-X	Closed – Terminated – Expiration of Benefits	C-T-D	Closed – Terminated – Death
C-T-L	Closed – Terminated – Plan Provision or Exclusion	C-D-N	Closed – Denied – Not in eligible class
C-D-I	Closed – Denied – Incomplete Claim	C-D-P	Closed – Denied – Pre-existing condition exclusion
C-T-I	Closed – Terminated – Failure to provide ongoing medical information	C-T-P	Closed – Terminated – Plan Provision
C-T-B	Closed – Terminated – Received maximum benefit period	C-D-M	Closed – Denied - Medical did not support disability
C-D-F	Closed – Denied – Failure to submit medical information	C-T-M	Closed -Terminated - Medical did not support disability



Section
6

Contact Information

(Last Updated: May 2015)

Our customer service will be able to assist you and claimants with any general claim questions you may have. If at any time our customer service is not able to assist you they will forward your call to the appropriate specialist listed below.

If you have a question for Sedgwick, you should dial (800) 495-9301 and use the following contact list as your guide for whom you should speak to regarding your question:

Claims are assigned to a Disability Benefit Specialist based on the last name of the employee. The assignment is subject to change without notice due to an increase in workload and increase in staff. As assignments are changed, you will be notified and an updated list will be provided. The current assignment is listed below.

Specialists:	Alpha Assignment	E-Mail Address
Bryan Stanwood	S, X, Y, Z	Bryan.Stanwood@Sedgwickcms.com
Constance Chamberlain	A, E, K,	Constance.Chamberlain@Sedgwickcms.com
Delicia Allen	D, P	Delicia.Allen@Sedgwickcms.com
Denise Messick	B, T	Denise.Messick@sedgwickcms.com
Dianne Matayoshi	M	Dianne.Matayoshi@Sedgwickcms.com
Doug Cowden	G, N	Doug.Cowden@Sedgwickcms.com
Maria Alcala	H, J, O	Maria.Alcala@Sedgwickcms.com
Michelle Siggins	F, V, W	Michelle.Siggins@sedgwickcms.com
Susana Nolasco	C, I, Q	Susana.Nolasco@Sedgwickcms.com
Wendy Escobedo	L, R	Wendy.Escobedo@Sedgwickcms.com

Sedgwick's mailing address and fax number is:

Sedgwick
P.O. Box 14648
Lexington, KY 40512
Fax: (855) 800-5116



Operations Supervisor

If you are unable to reach a DBS, a supervisor will be able answer your questions. You can speak with a supervisor if you have concerns with the status of a claim. Supervisors will have information regarding appeals or the appeal process.

Mandy Fanter Amanda.Fanter@Sedgwickcms.com
Felisa Bonilla Felisa.Bonilla@Sedgwickcms.com

Program Manager

The Program Manager is your main contact to assist you with the Employer process. If you have questions regarding the Plan status, change in employer contact information, report requests, or email notification questions the Program Manager will be able to assist you.

Barry O'Dowd
Barry.ODowd@Sedgwickcms.com
BarryO@azasrs.gov

Phoenix (602) 240-2133
Tucson (520) 239-3100 Ext 2133
FAX # (602) 240-5343
(Outside Phoenix & Tucson)
1-800-621-3778 Ext. 2133