



Arizona State Retirement System
Long Term Disability Program

Employer Guide

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In Partnership with and Administered by:



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1 Section

Long Term Disability Program Employee Guide

The Arizona State Retirement System (ASRS) Long Term Disability (LTD) Program Employee Guide provides an employee an overview of the ASRS LTD program. The booklet should be given to the employee on their date of hire and at the time they are given their disability claim packet.

The LTD Employee Guide can be found on ASRS website at www.azasrs.gov. The booklet is located in the Members section under Long Term Disability.

2 Section

Long Term Disability Claim Process

1. When should claim information be provided and completed?

- An employee should be sent LTD program information after they have been unable to work due to illness or injury or have been working limited duty for two consecutive months. Limited duty means the employee has been unable to perform all of the usual duties of their job due to restrictions or limitations as advised by a licensed physician.
- Provide the employee with the Employee Claim Packet and a copy of the LTD Program Employee Guide.
- Once you receive a completed Employee Claim Packet, complete the Employer's Claim Statement and submit it to Broadspire Services, Inc. (Broadspire).
- Waiting to submit a claim until after the six-month waiting period has been satisfied can delay benefits. Early submission allows Broadspire to obtain any additional required information from the employer or doctors that may be necessary to make a decision regarding a claim on or before the date that benefits would be payable.
- Claim packets are located on the ASRS website at www.azasrs.gov in the Employers section under Long Term Disability Employer. You must login through the Secure Employer Login to download the packets. If you do not have a login, contact your ASRS Employer Relations liaison.

2. What forms are required for to file an LTD claim?

The **Employee Claim Packet** consists of an introduction letter and the following forms:

- **Employee Claim Statement** – the employee provides information relating to

the date and cause of the disability

- **Medical and Sensitive Information Release** form – the employee authorizes Broadspire to obtain medical records and information
- **W-4** IRS tax form – the employee indicates the amount of federal income tax to be withheld; 50% of the LTD benefit is taxable
- **A-4** Arizona State tax form – the employee indicates the amount of Arizona state income tax to be withheld
- **Direct Deposit Authorization** form – the employee allows benefits to be electronically deposited into an account
- **Reimbursement Agreement** – the employee agrees to allow Broadspire to issue full LTD benefits while the employee pursues other benefits to which they may be entitled
- **Attending Physician Statement** – provides medical details, treatment, and prognosis for the disability

The **Employer Claim Packet** provides instructions regarding the Employee Claim Packet and the claim submission process and the Employer's Claim Statement. Carefully complete all questions on the form, in particular noting the following:

- **The date (end date) the employee will exhaust any sick leave, donated leave, or vacation pay (or annual leave or PTO) balances.** If these types of leave payments are paid beyond the date LTD benefits commence, the LTD payment may be offset by those amounts until the leave is exhausted.
- **Whether the employee is receiving short term disability benefits.** Short Term Disability benefits may be offset from LTD benefits if both benefits are paid for a duplicate period of time. Provide the name and address of the Short Term Disability carrier.
- **Whether the employee is receiving Workers' Compensation benefits.** If the disability is a result of an injury at work, include the provider's information and the amount of any Workers' Compensation benefits that have been paid, as these may affect the calculation of LTD benefits.
- **The Physical / Non Physical Aspects of Job (Part 2 of the Employer Claim Statement).** The employee's supervisor (or other similar management level in relation to the employee) should complete this section to provide Broadspire with accurate requirements of the job the employee held on the

date of disability.

3. How is a claim submitted?

- a. Instruct the employee to complete and sign the first six forms of the Employee Claim Packet. Then, the employee will need to take the Attending Physician Statement to their medical provider and have their physician complete and sign. Direct the employee to return the forms to you as soon as possible.
- b. Once you receive a completed packet from the employee, you will need to complete and sign the Employer's Claim Statement form.
- c. After steps a. and b. are complete, scan and send both the Employee and Employer Claim Packets to Broadspire through the employers' secure messaging function on the ASRS website using the "Send LTD Documents button". You must have something in the subject line and the body of the message. Please keep in mind the document size needs to be less than 10MB. You will receive a warning if an attachment is too large. You must have the LTD role on the ASRS Secure Employer website to sign and send the claim packet. You may also fax the packet to 859-550-2744.
- d. Broadspire will keep you informed of the status of the claim through Monthly Claims Activity Reports and with email notices of the claims when they are approved, denied or terminated. You can also call Broadspire's Disability Hotline at 877-232-0596 24 hours a day, 7 days a week, to find out the status of your employee's claim. The only information you will need is the employee's Social Security Number and year of birth.
- e. If you have any questions regarding the packet or how to complete it, contact Broadspire at 877-232-0596, and you will be walked through the process.

3 Section

Reports and Notification Emails

This section includes samples of the email notifications and reports that you, as an employer, may receive from Broadspire. If you are designated as an LTD Associate contact type on the ASRS Secure Employer website, you 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, contact Barry O'Dowd, Program Manager, for assistance.

SAMPLE EMAIL NOTIFICATIONS YOU MAY RECEIVE DURING THE LIFE OF THE CLAIM ARE AS FOLLOWS:

Notification of Claim Received Email (Example)

System Generated Email to LTD Associate upon initial creation of an LTD claim:

TO:
name@email.com;
02/25/2015 12:28 PM
Subject: EE last name, first initial; EE ID # OR Claim #; Product Type (LTD); Employer Group

This email is to notify you that your Employee, John Deering, has initiated a request for Long Term Disability (LTD) under the ASRS LTD Program.

Your Employee will receive a call from their assigned Disability Benefit Specialist at Broadspire within five (d) business days from claim assignment. You will receive another email once a decision has been made on the LTD claim.

If you need additional information at this time regarding this claim, please contact the Broadspire Disability Call Center at {dedicated 1800# inserted here} 24 hours a day, 7 days a week. You may also log in to our web portal at {disability web portal email address here}.

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.

Thank you,
The Broadspire Disability Team

Claim Closure Email Notification (Example)

System Generated Email to LTD Associate upon closure:

Broadspireintegratedabsencesupport@broadspire.com

name@email.com; name@email.org

02/25/2015 12:28 PM

Subject: EE last name, first initial; EE ID # OR Claim #; Product Type (LTD); Employer Group

This email is to notify you that we have closed the Long Term Disability (LTD) claim for your Employee, John Deering, for the following reason:

- 1) Return to work on xx/xx/xx
- 2) Denial of benefits beyond xx/xx/xx
- 3) Failure to provide requested information

The employee will receive a detailed letter explaining the denial or closure in writing as well as a phone call to attempt to reach them to verbally explain the determination.

If you need additional information at this time regarding this claim, please contact the Broadspire Disability Call Center at {dedicated 1800# inserted here} 24 hours a day, 7 days a week. You may also log in to our web portal at {disability web portal email address here}.

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.

Thank you,
The Broadspire Disability and Leave Team

LTD Claim Approval Email Notification (Example)

System Generated Email to LTD Associate upon initial approval of LTD claim:

Broadspireintegratedabsencesupport@broadspire.com name.email.com; name@email.org

02/25/2015 12:28 PM

Subject: EE last name, first initial; EE ID # OR Claim #; Product Type (LTD); Employer Group

This email is to notify you that we have approved the Long Term Disability (LTD) claim for your Employee, John Deering. Benefits will begin on xx/xx/xx.

The employee will receive a detailed letter explaining the approval in writing. The letter will outline any necessary next steps required by them, such as application for Social Security Disability Income benefits if applicable.

If you need additional information at this time regarding this claim, please contact the Broadspire Disability Call Center at {dedicated 1800# inserted here} 24 hours a day, 7 days a week. You may also log in to our web portal at {disability web portal email address here}.

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.

Thank you,
The Broadspire Disability and Leave Team

Monthly Claims Activity Report

Please note that LTD Associate contact types listed on the ASRS website will have access to the Disability Claim List. For assistance you may contact a Team Manager – Tara Johnson or Catalina Brenis - or the Program Manager, Barry O’Dowd.

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. Here is a sample report:

Disability Claim List							
Disability claims presented in a searchable and sortable table							
Employee Name	Employer Name	Claim Number	Status	Benefit Start	Date Of Disability	Return To Work	Occ
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Thomas Tomato		C-2015-009660	Open	Thu, Dec 17, 2015	Wed, Dec 16, 2015		
Thomas Tomato		C-2015-009623	Incomplete	Sat, Dec 12, 2015	Fri, Dec 11, 2015		
Thomas Tomato		C-2015-009618	Incomplete	Fri, Dec 11, 2015	Thu, Dec 10, 2015		
Thomas Tomato		C-2015-009617	Open	Fri, Dec 11, 2015	Thu, Dec 10, 2015		

4 Section

Frequently Asked Questions

When should an employee apply for an LTD benefit?

The employee should apply 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.

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

Yes, under the ASRS LTD program, an employee is considered to have a disability if they are medically unable to perform all of the regular duties of their own occupation. Therefore, an employee who is working reduced hours under the advice of a licensed physician may qualify for benefits.

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 all of 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 to Broadspire copies of payroll records and time cards to reduce any earnings from the LTD benefit.

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.

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.

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 submit the packet?

No. An employee may choose to have their doctor mail the Attending Physician Statement directly to Broadspire. However, the claim will not be reviewed until all 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 Broadspire on the last business day of each month. An updated contact type "LTD Associate" will then receive monthly reports and receive registration information to access Broadspire's online system.

How do I check the status of a claim?

You may call the Broadspire toll-free number 1-877-232-0596 or access Broadspire's online system. If the Customer Service Representative is unable to locate a claim, that may mean that Broadspire has not yet received the claim information and the claim has not yet been initiated.

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, Broadspire 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 Broadspire. 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 a retirement benefit from ASRS and also receive an LTD benefit from Broadspire?

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

5 Section

Contact Information

If you have a question for Broadspire, call 1-877-232-0596 and speak with a Call Center Representative **24 hours a day, 7 days a week.**

You may also reach the Disability Benefit Specialist (DBS) or Coordinator directly by dialing their extension from the toll-free number phone tree. The DBS manages new LTD claim set up and through the 36-month evaluation and can help you with the status of claim and benefit payments and any claim questions or issues. The Disability Benefit Coordinator (DBC) manages claims when an employee has been deemed to have a disability and is unable to perform work in any gainful occupation and have all offsets in place.

Broadspire's mailing address and fax number is:

**Broadspire
PO Box 14773
Lexington, KY 40512
Phone #: 1-877-232-0596
Fax #: 1-859-550-2744**

Broadspire Team Manager

If you are unable to reach an LTD DBS or DBC, an Operations Team Manager will be able answer your questions. You can speak with an Operations Team Manager if you have concerns with the status of a claim or an appeal:

Tara Johnson	tjohn@choosebroadspire.com 954-693-1215
Catalina Brenis	ccbren@choosebroadspire.com 954-693-1193

Broadspire Program Manager

The Program Manager is your main contact to assist you with the Employer process. If you have questions regarding the ASRS LTD program statutes, change in employer contact information, report requests, or email notifications, the Program Manager will be able to assist you.

Barry O'Dowd barry_odowd@choosebroadspire.com (or)
BarryO@azasrs.gov

Phoenix (602) 240-2133

Tucson (520) 239-3100 Ext 2133

FAX # (859) 550-2744

(Outside Phoenix & Tucson) Toll free: 1-877-232-0596

Broadspire LTD Claim Team

Catalina Brenis	Team	catalina_brenis@choosebroadspire.co	954-693-1193
David Persaud	Disability Benefit Coordinat	david_persaud@choosebroadspire.co	954-693-1019
Latasha	Disability Benefit Coordinat	latasha_alexander@choosebroadspire.co	954-693-1250
Cameron	Disability Benefit Coordinat	cameron_bender@choosebroadspire.co	954-693-1213
Shanakay	Disability Benefit Coordinat	shanakay_linton@choosebroadspire.co	954-693-1212
Matt Wood	Disability Benefit Coordinat	matt_wood@choosebroadspire.com	714-989-4450
Marcelo Lopez	Disability Benefit Coordinat	marcelo_lopez@choosebroadspire.co	714-989-4456
Tara Johnson	Team	tara_johnson@choosebroadspire.com	954-693-1215
Natalie Lyn	Disability Benefit	natalie_lyn@choosebroadspire.com	954-693-1183
Alicia Crockett	Disability Benefit	alicia_crockett@choosebroadspire.com	954-693-1342
Dabir Smith	Disability Benefit	dabir_smith@choosebroadspire.com	954-693-1136
Andrew	Disability Benefit	andrew_thurston@choosebroadspire.co	954-693-1168
Meg Harrison	Disability Benefit	meg_harrison@choosebroadspire.com	954-693-1022
Diane Andrew	Disability Benefit	diane_andrew@choosebroadspire.co	954-693-1134
Mirna Ramos	Disability Benefit	mirna_ramos@choosebroadspire.com	954-693-1214
Eboni Doctor	Disability Benefit	eboni_doctor@choosebroadspire.com	954-693-1238