



VACORP

Workers' Compensation Claims

For employees who have been diagnosed with the virus and feel the exposure arose out of and/or was caused by their employment, please submit that claim through your traditional pathway. For most that will be via Company Nurse, the most efficient way for us to receive information quickly and subsequent to triage by an actual nurse. Members who do not use Company Nurse are strongly encouraged to report the claim via the website as soon as possible.

We will conduct our investigation into the claim and provide a compensability decision upon review of all evidence. Please note that a claim for Coronavirus could fall into the area of "Ordinary Disease of Life" as defined under the Virginia Workers' Compensation Act per VA Code 65.2-401. Generally, such diseases are not considered compensable under the Act. As the virus continues to spread across the community and the world, and as the broader public is exposed to the virus, the opportunity for general daily exposure outside of work increases. We will take into account all information received as part of the claim and establish a determination for each claim as expediently as possible.

Business Income and Extra Expense

In light of recent events in which schools are currently not bringing students onto campuses and other entities are in some cases at least limiting services, we have received questions related to Business Income and Extra Expense coverage. The VACORP contract applies Business Income and Extra Expense coverage in the event a Member's physical structure or a dependent property suffers a Covered Cause of Loss. Under these contract sections, a Covered Cause of Loss means risk of direct physical loss unless the loss is excluded. To date, VACORP is unaware of any physical damage claim arising out of school closures or other members' suspension of business.

VACORP continuously reviews its contract to determine the ongoing proper coverage provided to our members. However, even our broad standards do not contemplate providing coverage for loss of Business Income and Extra Expense absent physical loss to member or dependent property. Many of VACORP's schools and members are stepping up to create unique solutions to the challenges that the Coronavirus presents. We both appreciate and applaud these efforts to ensure students continue to receive their education during this trying time. If a situation arises that creates additional questions on this matter, or one on which there is a physical loss to property, please reach out to the Member Services at 844-986-2705, and we will be happy to discuss your specific situation.



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Nurse Case Managers

VACORP provides nurse case managers (NCM) to work with many of our workers' compensation claimants. These important team members help to ensure the care your employees receive is clear and understood by all parties. NCM staff will continue to assist with claims as appropriate. However, during the next several weeks, and through at least April 6, 2020, we will have these nurses follow up with both physicians and claimants via telephone and email rather than attend physician visits in person.

Member Services and Risk Control Visits

As noted in an email to VACORP members, we are suspending Member Service and Risk Control site visits through at least April 6, 2020. During this time, Member Service and Risk Control teams will be reaching out to members over the phone. We have the technology and capacity to do teleconferences for members who wish to get multiple folks together to address question or concerns. In addition, our Risk Control team will temporarily delay any site inspection visits. Our teams will be reaching out to members with whom we have scheduled in-person meeting in order to either conduct a conference call or rearrange a personal visit later in the spring.

VACORP values our reputation for strong service and speed of response. Our intent is for this to continue, as our members proceed to address the challenges currently presented. In the event of a statewide quarantine, travel restrictions, or other changes as a result of the ongoing virus concerns, VACORP will work to minimize any delay in responses, claims handling, and member support. However, some delays may be unavoidable in the future. Our plans to address employee availability are continuously evolving with the changing information presented by federal, state, and local government, and our team remains ready to serve. Rest assured we have your success in mind while ensuring our staff is ready and available for members.

Renewal Proposals

VACORP has a goal of providing renewal proposals to members by the end of March each year. As a result of the very recent legislative changes affecting workers' compensation through PTSD bills and the current preparations to address the ongoing Coronavirus threat, there will be a delay on renewal proposals for the upcoming fiscal year. In addition, while we often hand deliver renewals when members have significant changes in their exposures or who express an interest in receiving their information in person, this year we will conduct teleconferences for those members. This is an added opportunity to protect members and employees during this time. Members that have provided all renewal information should expect to receive FY21 proposals by the end of April. If you have concerns, please contact the Member Services Team at 844-986-2705.



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Government Impacts and Altered Schedules

In the past few days, there have been announcements for limited government suspensions and altered schedules. This has included schools, courts, and state agencies. Feel confident we are staying ahead of the changes to ensure proper contact with agencies, members, and claimants will continue. Where necessary or per request, we will leave voicemails and attempt contact via email. In the event of court changes to hearing dates or locations, we will remain available to ensure our flexibility provides the strong support you have come to expect.

World Health Organization:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Centers for Disease Control and Prevention:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Virginia Department of Health:

<http://www.vdh.virginia.gov/coronavirus/>