

# Paid leave benefits: Time to take a fresh look

## You have a choice

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Hard to believe, but the Virginia Retirement System (VRS) disability mandate has been in place since 2014. That year, members were pressed to make an informed decision to either align with the state disability plan, or preserve freedom of choice with an approved “comparable plan.” Since 2014, your hybrid membership has increased, your needs have changed, and you may still be operating with two leave programs – the old and the new. We understand. The state’s plan design is still confusing, and you may not have had time to streamline your paid leave system.



### Problem:

That’s a lot to take on.



### Solution:

You need a new partner. Virginia Risk Sharing Association (VRSA) continues to offer a comparable disability program in partnership with the consulting team at Marsh McLennan Agency (MMA-Richmond) and the insurance professionals at Lincoln Financial. Working beside your management team, the VRSA disability program helps:

- Manage and administer your **self-insured** short-term disability benefits
- **Fully insure** and support your long-term disability plan and make sure benefits properly integrate with VRSA retirement disability benefits
- Analyze your overall leave program to develop a streamlined system that will better serve your entire workforce



### There’s more:

Unlike the state plan, the VRSA/Lincoln platform offers flexible plan design options that include:

- Eliminating the 12-month eligibility waiting period for disability or keeping it. Make the best choice for your budget and your employees’ needs.
- Providing coverage for your public safety employees. This could be a safety net if a claimant doesn’t qualify for VRSA or Line of Duty Act (LODA) disability benefits.



## Next steps:

Contact the VRSA service team or the consulting team at MMA. We'll make sure you:

- Understand how your disability plan is meant to work
- Are properly equipped to communicate the benefits to your workforce
- Know how to submit and monitor disability claims
- Have access to Lincoln's customer service team and online support tools
- Receive the guidance and expertise you need to maximize the effectiveness of your paid leave program

## Lincoln, a partner you can count on

<p><b>120</b></p> <p>Years providing solutions to protect financial futures</p>	<p><b>#2</b></p> <p>Top leave carrier based on total in-force premium and new business premium<sup>1</sup></p>	<p><b>23,300</b></p> <p>Unique groups in force</p>	<p><b>#2</b></p> <p>Short-term disability carrier based on total in-force premium<sup>1</sup></p>				
<p><b>12.8M+</b></p> <p>Employees covered</p>	<p><b>Fortune 500 company</b></p> <p>Fortune 500 list of top company rankings<sup>2</sup></p>	<p><b>Claims-paying ability<sup>3</sup></b></p> <table border="0"> <tr> <td>AM Best: A (3rd highest of 16)</td> <td>Moody's: A2 (6th highest of 21)</td> </tr> <tr> <td>Fitch: A+ (5th highest of 19)</td> <td>Standard &amp; Poor's: A+ (5th highest of 21)</td> </tr> </table>		AM Best: A (3rd highest of 16)	Moody's: A2 (6th highest of 21)	Fitch: A+ (5th highest of 19)	Standard & Poor's: A+ (5th highest of 21)
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It's worth a call.

## Need more information?

Please contact MMA directly if you have questions or need more information about VRSA's offering.

**Sandy Naumann**, VP of Employee Health & Benefits  
804-565-6009  
[Sandy.Naumann@marshmma.com](mailto:Sandy.Naumann@marshmma.com)

**Peter Lowrey**, VP of Employee Health & Benefits  
804-869-8397  
[Peter.Lowrey@marshmma.com](mailto:Peter.Lowrey@marshmma.com)

<sup>1</sup> 2024 Workplace Benefits Product Quarterly Results, LIMRA Market Overview.

<sup>2</sup> Fortune 500 List, Fortune, August 2025.

<sup>3</sup> These ratings apply only to the claims-paying ability of the issuing insurance company as of March 13, 2026. All ratings are subject to revision or withdrawal at any time by the rating agencies. The ratings are not recommendations to buy, sell, or hold our securities. For more information on ratings, including rating agency outlooks, see [LincolnFinancial.com/Investor](https://lincolnfinancial.com/investor).

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