

SHORT-TERM DISABILITY INSURANCE [SUPPLEMENTAL COVERAGE, NOT STATE-REQUIRED]

21. Employees become eligible for short-term disability income insurance coverage:

	1 - 100 employees				101 - 500 employees				Over 500 employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Following waiting period (see average below)	54.1%	37.3%	37.7%	36.1%	50.8%	50.7%	49.2%	45.5%	62.5%	50.8%	45.3%	41.8%	54.3%	44.5%	43.3%	40.6%
Immediately	1.6%	9.7%	10.2%	11.3%	11.1%	11.6%	13.0%	15.1%	3.6%	11.2%	13.6%	17.4%	7.0%	10.7%	11.7%	13.5%
First of the month after hire	13.1%	23.7%	24.6%	25.1%	19.0%	23.1%	24.4%	26.0%	19.6%	23.9%	26.6%	27.2%	17.7%	23.5%	24.7%	25.7%
Coverage not provided	31.1%	29.2%	27.6%	27.5%	19.0%	14.6%	13.4%	13.5%	14.3%	14.2%	14.5%	13.6%	21.0%	21.4%	20.2%	20.2%
Organizations Responding	61	831	964	987	126	758	864	862	56	197	214	213	243	1786	2042	2062

Average waiting period to become eligible for short-term disability income insurance coverage:

	1 - 100 employees				101 - 500 employees				Over 500 employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Avg # of months	4.2	3.8	3.8	3.8	4.1	4.1	4.2	4.2	4.3	4.3	4.4	4.6	4.2	4.0	4.1	4.1
Organizations Responding	33	310	363	356	64	384	425	392	35	100	97	89	132	794	885	837

22. Is your short-term disability insurance program:

	1 - 100 employees				101 - 500 employees				Over 500 employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Insured	67.4%	72.4%	73.2%	72.7%	51.0%	57.1%	55.8%	55.4%	36.0%	43.9%	42.6%	40.0%	50.8%	61.9%	61.8%	61.1%
Self-funded	32.6%	27.6%	26.8%	27.3%	49.0%	42.9%	44.2%	44.6%	64.0%	56.1%	57.4%	60.0%	49.2%	38.1%	38.2%	38.9%
Organizations Responding	43	588	695	713	100	646	746	746	50	171	183	185	193	1405	1624	1644

23. Organizations indicating employee-pays-all or organization-pays-all for short-term disability insurance premiums:

	1 - 100 employees				101 - 500 employees				Over 500 employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Employee pays all	6.5%	21.4%	21.0%	20.9%	12.2%	23.2%	22.5%	22.7%	7.9%	18.5%	16.5%	15.6%	9.9%	21.9%	21.2%	21.1%
Organization pays all	93.5%	78.6%	79.0%	79.1%	87.8%	76.8%	77.5%	77.3%	92.1%	81.5%	83.5%	84.4%	90.1%	78.1%	78.8%	78.9%
Organizations Responding	31	514	610	626	82	573	663	662	38	151	164	167	151	1238	1437	1455