

ID	How many people are employed at your company?	Is disability insurance made available to the employees through the organization?	What type of coverage is offered (STD, LTD, or both)?	Employer paid or voluntary?	What are the drivers to offering the disability coverage in that manner (a mixture of employer paid and voluntary)?	What percentage of employees choose to participate in the voluntary disability insurance plan?	Do you hold enrollment meetings for your employees where a representative from an insurance company comes in to explain the disability insurance options?	Do you hold any instruction or information on the value of disability insurance (such as statistics on the probability of becoming disabled)?	What type of information is provided?	Does this type of information seem to have any impact on an employee's decision of purchasing or not purchasing?	What are the reasons that some form of disability coverage is not offered?	Do employees inquire about disability insurance and/or why it is not offered?	If there have been any changes to your company's disability insurance package in the recent past, can you describe what they were and what the reasoning behind the change(s) were?	Regardless of whether disability coverage is offered at your company, what do you see as the biggest challenges and benefits of offering disability coverage to your employees?	Are there any other issues regarding your company's offering or not offering disability insurance that you would be willing to share?
1	<10	Yes	STD	Employer									n/a	premium costs if costs continues to rise- may have to split cost with employees	n/a
2	>500	Yes	Both	Employer										Challenges-self administration, longer waiting periods to maintain due to cost, length of forms. Benefits - employee receives income at a time when money is most needed. Automatic payment - removal of employer responsibility for approval and payment	
3	>500	Yes	Both	Employer											
4	10 and 500	Yes	Both	Employer									No changes	No challenges	No issues
5	Between 10 and 500	Yes	Both	Employer									No recent changes		Managers and Directors have a higher benefit maximum amount than all other staff
6	Between 10 and 500	Yes	Both	Employer									No major changes in our disability coverage	In today's economy I see the disability company questioning more claims and requesting additional information then in the past years.	We offer disability benefits instead of sick pay.
7	Between 10 and 500	Yes	Both	Employer									No changes have been made within the last 5 years.	Potential abuse; employees work long enough to become eligible for the benefit and then file claim.	It is a relatively easy benefit to administer and the cost is affordable and most employees appreciate having this as an option to fall back on should they need it.
8	Between 10 and 500	Yes	LTD	Employer									year, we eliminated Short Term Disability due to the cost--it was employer paid, have not been	They tend to not want to pay for it with their own money.	We went through a lay off and had to cut costs across the board.
9	Between 10 and 500	Yes	LTD	Employer									No	Helps employees	None
10	Between 10 and 500	Yes	LTD	Employer									We changed carriers from Mutual of America to UNUM due to economic efficiencies	Cost of coverage	No issues, it is part of a good benefit package
11	Between 10 and 500	Yes	STD	Employer										We currently do not have any challenges or changes. We offer STD, paid by us and it works wonderfully, have not had any complaints.	
12	>500	Yes	Both	Mix	t an affordable price while keeping benefits costs lower.	80%	We are self insured on STD, fully insured on LTD. Education is provided primarily by in house hr people annually.	Yes	People like me stories and information of coverage	yes			Base coverage was increased from \$200 to \$300 a week to provide for attrition in salary over a period of time.	Benefits allow team members to continue to be able to support themselves during times of disability. Challenge is keeping coverage affordable to returning team members to work as quickly as possible.	No negative issues.
13	>500	Yes	Both	Mix	Our mix allows us to have employer paid long term disability coverage to our salaried employees as a benefit of this level of position. Non-exempt employees can purchase both products on a voluntary basis. As a health care system, we feel it's important for our employees to have the option to purchase this type of coverage.	Don't know	No	No					N/A	I don't know of any challenges in this area. The key is helping employees understand what these types of insurance can provide when needed.	
14	>500	Yes	Both	Mix	Hourly employees offered STD, up to 2/3 of base salary or max of \$600. first \$300 company paid, for all hourly employees. Second \$300 voluntary benefit paid for by the employee based on benefit amount. All Salary employee company paid STD and Long Term policies	60	We are self insured, we conduct an in house open enrollment period annually	No					Recently added, a benefit that the one week wait period is paid back retroactively to the employee after being out of work for 15 days - felt it was the right thing to do for employees	promotion of the importance and value of the benefit	
15	>500	Yes	Both	Mix	The Company offers short term disability insurance but has recognized that employees some times have a need for long term. Therefore the Company has offered it to employees with voluntary participation and paid for by the employee	75%	We did for the initial enrollment.	No					When we first started with the long term disability plan, there was an offset for employee pension. We no longer have that offset. The plan still offsets social security disability money.	I think disability insurance is very important for a person to have. Employees seem to qualify and are paid without issue for short term. However, they often have a great deal of trouble being accepted and paid on long term. Insurance companies	
16	Between 10 and 500	Yes	Both	Mix	LTD has always been employer paid. It is an affordable benefit to offer our FT employees. STD is optional. Premiums are affordable for employees but it is a benefit that has the potential of being utilized frequently and would not be cost effective for the employer.	37%	Yes	Yes	overview; what qualifies, elimination period, duration, pre-existing condition limitations, premium rates, etc.	Yes, I don't think they would purchase a product that they knew nothing about.			n/a	Insurance is always a risk..you pay in and may never have a claim (which is a good thing). The benefit of course is the income protection that the employee would receive should they ever become disabled.	None that I can think of.

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17	Between 10 and 500	Yes	Both	Mix	STD is paid by the company because it is a short term need - 9 weeks or less on our plan. But because it is employer paid, the benefit is taxed. LTD is paid by the employee so that the benefit is not taxable when drawn. Since a long-term disability could mean a person never works again, and our plan provides 60% of salary at time of disability, this is a significant consideration.	100%	No, I educate the employees at time of hire through their orientation process	Yes	Primarily the compensation aspect in the event of disability, and the fact that none of us ever expect to be disabled, but anything can happen to any of us at any time--expected or not.	Yes, I make them take the LTD--its voluntary but not optional. (the advantages of being the HR Director). Seriously, the cost is based on actual compensation, it is less than most people would spend on lunch.			Yes. At our 2009 renewal, we increased the maximum weekly (STD) or monthly (LTD) benefit to coincide to catch up with salaries.	None. It's simple. And it is a benefit that is very expensive if you try to get an individual policy--especially the older you are.	None.
18	Between 10 and 500	Yes	Both	Mix	We also offer 25% employer paid premium for the STD. It encourages employees to bridge the gap for the waiting period for LTD.	80%	Meeting, yes, but our broker explains options	No					No changes	benefit when first hired, as it is hard to meet EOI later on. Usually those who end up needing it, did not take the benefit.	None
19	Between 10 and 500	Yes	Both	Mix	STD is offered to unionized employees thru the union and is voluntary. LTD is a feature of our defined benefit pension plan; both the employer and employee contribute to the pension plan, which is mandatory.	55%	no; a brochure is given at orientation	No					no change	Challenge - making sure employees understand the benefit, what it covers and when it is effective. Benefit - the ability to offer an important benefit at a modest price.	A totally subjective opinion: STD is one driver of union membership in our organization.
20	Between 10 and 500	Yes	Both	Mix	Tax implications - by having the employees pay the short-term disability with post tax dollars, any benefit they receive is not taxable.	80%	Our broker covers all benefits	No					The only changes we have made are in the carriers to obtain the best coverage at the best price.	Biggest challenge - having employees understand importance of STD. Biggest benefit - having the coverage when the employee needs it. It reduces the risk to the company in that these employees are more likely to stay home and get better than try to come back to work before they are 100% and then	
21	Between 10 and 500	Yes	Both	Mix	Our company pays 100% of the STD and employee pays 100% of the LTD.	100%	yes	No						available (Aflac, etc) combined with the STD, employees can actually bring home more money per week than they would if they were working. We do not offer Aflac and our STD benefit is 70% of pay. Without taxes taken out of the payment, employees actually make 100% of their pay. There is little incentive for them to return to work.	
22	Between 10 and 500	Yes	Both	Voluntary		25%	yes	Yes	Pamphlets from the company and actual meetings are offered at enrollment	Somewhat yes			we added long term disability as an option last year	affordability - benefits are healthier employees	
23	Between 10 and 500	Yes	Both	Voluntary		85	yes	Yes	Pamphlets, brochures, benefit outlines, various other hand outs	Yes, they entice them to think about the possibilities of injury which exist outside of the work place - they think about the types of sports and other activities they engage in and the potential for injury while doing them.			None	Challenge: managing the paperwork once employees are enrolled and they have a claim. Benefits: gives employees a source of income in the event they are injured outside of work. When they have income coming in they definitely feel better about the situation.	We found that when we first offered the plan we had a large number of employees who had medical conditions that they took care of. Conditions such as back problems, knee and hip issues, etc. These were not work related, but now that they had disability insurance they could get the issues taken care of and still have a steady income while they recuperated. Usage has declined since the first year, but employees are grateful for the program, we're happy to provide it and it's been a useful benefit for everyone.
24	Between 10 and 500	Yes	Both	Voluntary		2%	Yes	Yes	The insurance agent sits down with our employees and goes over the different plans available and provides informational materials for their review.	yes.			no changes. We have two insurance companies currently offering disability insurance.	Cost and affordability.	No issues that I can think of. Very few employees take this insurance because our school system offer sick days accumulated up to 135 days.
25	>500	No								Employees accrue sick leave. A group disability plan is being considered and possibly will be implemented during 2010.		Yes, we feel there is a need to offer this product.	no changes	the cost associated with disability coverage	employee benefits are subject to union negotiation, so it is difficult to implement
26	Between 10 and 500	No								fairly new company with 4 years - cost		sometimes			