

Disability Benefits Survey

PEBA

June 2004

Q 1. What is the nature of your company's business?

Responses	Count	Percent
Chemical	3	5.4%
Consulting	1	1.8%
Computer/Data Services	1	1.8%
Education	3	5.4%
Financial Services	4	7.1%
Professional/Consultancy	1	1.8%
Healthcare	9	16.1%
Manufacturing	5	8.9%
Law	3	5.4%
Pharmaceutical	2	3.6%
Other	24	42.9%

Q 2. What is the total number of employees for all locations?

Responses	Count	Percent
Fewer than 100	3	5.4%
100-499	11	19.6%
500-999	8	14.3%
1000-2499	14	25.0%
2500-4999	3	5.4%
5000 or more	17	30.4%

Q 3. How many employees does your company have in the Delaware Valley?

Responses	Count	Percent
Fewer than 100	11	19.6%
100-499	17	30.4%
500-999	11	19.6%
1000-2499	7	12.5%
2500-4999	4	7.1%
5000 or more	6	10.7%

Q 4. What is the approximate make-up of the employee population for your entire company?

Responses	Mean
Non-exempt hourly	47.0
Exempt salary	32.8
Salary supervisory/managerial	13.9
Executives	4.8

Q 5. Our company offers:

Responses	Count	Percent
Short term disability plan	2	3.6%
Long term disability plan	1	1.8%
Short term and long term disability plan	53	94.6%
Neither	0	0.0%

Q 6. Do you offer different disability programs by different levels (or classes) of employees?

Responses	Count	Percent
Yes	24	42.9%
No	32	57.1%

Q 7. Is short term disability (STD) fully or self-insured?

Responses	Count	Percent
Fully-Insured	17	30.4%
Self-Insured	33	58.9%
Combination	3	5.4%
NA	3	5.4%

Q 8. If STD is self-insured, is it:

Responses	Count	Percent
Salary continuance without carrier assistance	21	37.5%
Disability management company	19	33.9%
NA	16	28.6%

Q 9. Who pays for STD plan?

Responses	Count	Percent
100% company paid without buy-up option	46	82.1%
Company paid core plan with employee buy-up option	1	1.8%
Company and employee paid plan with employee buy-up option	0	0.0%
100% employee paid	7	12.5%
Company and employee paid without employee buy-up option	2	3.6%

Q 10. Who pays for long term disability (LTD) plan?

Responses	Count	Percent
100% company paid without buy-up option	28	50.0%
Company paid core plan with employee buy-up option	16	28.6%
Company and employee paid plan with employee buy-up option	0	0.0%
100% employee paid	10	17.9%
Company and employee paid without employee buy-up option	2	3.6%

Q 11. Do you administer Family Medical Leave Act (FMLA) concurrently with disability leaves?

Responses	Count	Percent
Yes	53	94.6%
No	3	5.4%

Q 12. After FMLA expires, who pays for health benefits if disability continues?

Responses	Count	Percent
Same as active employee contribution	31	55.4%
Full premium charged to employee on leave	8	14.3%
Employee terminated, COBRA offered	10	17.9%
Company pays full cost with no cost for disabled associate	7	12.5%

Q 13. How long does an employee have to be back at work before a new period of STD can be initiated?

Responses	Count	Percent
1 month or less	26	46.4%
2 months	5	8.9%
6-12 months	11	19.6%
greater than 12 months	2	3.6%
NA	12	21.4%

Q 14. Do you terminate employment, by company policy, after a certain continued period of disability?

Responses	Count	Percent
Yes	43	76.8%
No	13	23.2%

Q 15. How long is "active status" continued during a disability period?

Responses	Count	Percent
12 Weeks	5	11.6%
Less than 3 months	1	2.3%
3-6 months	18	41.9%
6-12 months	13	30.2%
Other	6	14.0%

Q 16. Do you allow employees to accumulate paid sick days that can be applied to STD?

Responses	Count	Percent
Yes	29	51.8%
No	23	41.1%
NA	4	7.1%

Q 17. If yes to Q. 16, what is the maximum number of days that can be accumulated and applied?

Response	# of Responses
No maximum	5
10	3
5	3
6	2
30	2
5-10	1
50	1
36	1
12	1
30	1
62	1
27	1
120	1
100	1
90	1
22	1
180	1
150	1
Up to 10 days	1
7	1

Q 18. If you prorate any benefits during periods of disability beyond the FMLA time frame, which of the following benefits do you prorate? Check all that apply.

Responses	Count	Percent
Vacation/PTO	15	26.8%
Merit/bonus	15	26.8%
Pension/retirement plan vesting	1	1.8%
Pension/retirement plan contributions	1	1.8%
NA	37	66.1%

Q 19. If you prorate, after what amount of disability/leave time does prorating begin?

Responses	Count	Percent
1 month	8	14.3%
2 months	0	0.0%
3 months	4	7.1%
Greater than 3 months	5	8.9%
NA	39	69.6%

Q 20. Is the amount of disability benefits affected by the employee's length of service?

Responses	Count	Percent
Yes	27	48.2%
No	29	51.8%

Q 21. New hires are eligible for disability benefits:

Responses	Count	Percent
From the date of hire	17	30.4%
After 30 days	5	8.9%
After 60 days	5	8.9%
After 90 days	13	23.2%
Other	16	28.6%

Q 22. STD benefits begin after what period of time?

Responses	Count	Percent
1st day (accident); 8th day (sickness)	7	12.5%
1st day (accident or illness)	8	14.3%
8th day (accident); 8th day (sickness)	18	32.1%
14th day (accident); 14th day (sickness)	5	8.9%
Other	18	32.1%
NA	0	0.0%

Q 23. What is the percentage of weekly earnings for the base STD plan in your most popular plan?

Responses	Count	Percent
50%	4	7.1%
60%	21	37.5%
100%	5	8.9%
Varies based on length of service	13	23.2%
Statutory by state	2	3.6%
Scheduled benefit (e.g. 100% for first 13 weeks, 50% for next 13 weeks)	11	19.6%
NA	0	0.0%

Q 24. What is the maximum weekly benefit for the base STD plan?

Response	# of Responses
100%	11
\$1000	4
26 weeks	5
No maximum	4
NA	3
Full salary	2
10 weeks	1
425	1
2800	1
2000	1
13 weeks	1
500 or 1000 on class	1
Varies by business	1
State sets maximum	1
52 weeks	1
500	1
600	1
1200	1
250	1
none	1
\$1550	1
60% of earnings	1
180	1

Q 25. LTD benefits begin after what period of time?

Responses	Count	Percent
90 days	14	25.5%
180 days	33	60.0%
Other	7	12.7%
NA	1	1.8%

Q 26. Does your LTD policy include duration limits?

Responses	Count	Percent
Mental illness	16	28.6%
Alcohol/substance abuse	4	7.1%
Non-specific illness	1	1.8%
NA	27	48.2%
Other	8	14.3%

Other responses:

- Mental and alc/subst abuse
- hourly - 5 years of benefits
- Mental and Non-specific
- disability duration or 65
- Own occupation
- approval for SSDI
- M/N and S/A
- Mental Illness, Self-Reported, and Alcohol/Substance Abuse

Q 27. What is the percentage of monthly earnings for the base LTD plan?

Responses	Count	Percent
50%	11	19.6%
60%	39	69.6%
70%	3	5.4%
NA	3	5.4%

Q 28. What is the maximum monthly benefit paid to a disabled employee on LTD?

Response	# of Responses
\$10,000	10
\$5000	7
\$15,000	4
\$6000	3
\$2000	2
No maximum	2
\$7500	1
\$5000(\$7500 buy up)	1
100%	1
\$1680	1
2 options	1
\$8000	1
\$8500	1
\$2000 or \$6500	1
3K hourly -5K salary	1
\$25,000	1
\$7000	1
\$4000	1
\$15,000	1
\$3750	1
3K base/20k	1
\$30,000	1
\$7000/\$15,000 execs	1
\$18,000	1
Depends on class	1
NA	1

Q 29. If you offer an LTD buy-up option, what is the amount of the buy-up employees are offered?

Responses	Count	Percent
Additional 5%	1	1.8%
Additional 10%	4	7.1%
Additional 11-20%	3	5.4%
Other	10	17.9%
NA	38	67.9%

Q 30. Do you have a separate executive LTD buy-up or program?

Responses	Count	Percent
Yes	15	26.8%
No	41	73.2%