

110. Maximum length of long-term disability payments (if employee continues to be disabled):

	1 - 99 employees				100 - 499 employees				500 or more employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Age 65	77.8%	42.3%	43.4%	42.3%	54.5%	47.4%	48.0%	48.3%	45.0%	35.5%	40.2%	38.8%	54.9%	43.7%	45.0%	44.5%
Age 70	0.0%	6.5%	5.8%	5.6%	0.0%	5.6%	5.4%	5.2%	0.0%	5.3%	5.2%	5.8%	0.0%	5.9%	5.5%	5.5%
Based on fixed number of years from date of disability	0.0%	7.7%	7.0%	6.6%	0.0%	7.3%	6.8%	6.5%	10.0%	10.5%	7.2%	5.8%	3.9%	7.9%	6.9%	6.4%
Based on age at time of disability	22.2%	23.8%	25.2%	26.2%	18.2%	23.5%	23.0%	23.4%	35.0%	34.2%	36.1%	36.9%	25.5%	25.3%	25.8%	26.5%
Other	0.0%	19.6%	18.6%	19.3%	27.3%	16.2%	16.9%	16.6%	10.0%	14.5%	11.3%	12.6%	15.7%	17.2%	16.7%	17.2%
Organizations Responding	9	166	258	305	22	234	296	325	20	76	97	103	51	478	651	733

111. What is your waiting period before long-term disability insurance benefit payments are made?

	1 - 99 employees				100 - 499 employees				500 or more employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
No waiting period	10.0%	17.7%	15.2%	15.9%	14.3%	14.2%	14.8%	15.1%	18.2%	12.7%	14.0%	13.1%	15.1%	15.2%	14.8%	15.1%
1 - 5 weeks	10.0%	5.1%	3.0%	3.5%	9.5%	5.0%	3.6%	3.6%	4.5%	2.5%	2.0%	2.8%	7.5%	4.7%	3.1%	3.5%
6 - 11 weeks	0.0%	2.3%	3.0%	3.2%	4.8%	1.3%	1.6%	1.8%	0.0%	2.5%	2.0%	1.9%	1.9%	1.8%	2.2%	2.4%
12 weeks	30.0%	25.1%	30.8%	30.5%	4.8%	22.2%	23.4%	23.0%	0.0%	19.0%	18.0%	21.5%	7.5%	22.7%	25.5%	25.9%
13 weeks	30.0%	18.9%	20.2%	19.7%	19.0%	19.7%	20.1%	20.5%	9.1%	11.4%	13.0%	12.1%	17.0%	18.1%	19.0%	19.0%
14 - 23 weeks	0.0%	1.1%	1.5%	1.3%	0.0%	2.5%	3.0%	3.0%	9.1%	3.8%	7.0%	6.5%	3.8%	2.2%	3.0%	2.8%
24 - 25 weeks	0.0%	0.0%	2.7%	2.2%	4.8%	2.5%	2.6%	2.4%	0.0%	0.0%	1.0%	0.9%	1.9%	1.2%	2.4%	2.1%
26 weeks	20.0%	26.9%	21.7%	21.3%	33.3%	28.5%	28.0%	27.8%	40.9%	44.3%	40.0%	38.3%	34.0%	30.4%	27.3%	26.6%
More than 26 weeks	0.0%	2.9%	1.9%	2.5%	9.5%	4.2%	3.0%	2.7%	18.2%	3.8%	3.0%	2.8%	11.3%	3.7%	2.5%	2.7%
Organizations Responding	10	175	263	315	21	239	304	331	22	79	100	107	53	493	667	753

112. How long does the organization continue to pay its portion of medical premiums during period of long-term disability?

	1 - 99 employees				100 - 499 employees				500 or more employees				Total Responses			
	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP	U	NU	CT	SMP
Organization payment provided until eligible for Medicare	20.0%	18.1%	16.3%	18.1%	9.1%	13.9%	13.4%	13.5%	15.0%	9.3%	8.4%	9.9%	13.5%	14.6%	13.8%	14.9%
Organization payment is provided for specific period, then stops	30.0%	29.4%	31.4%	30.3%	31.8%	22.9%	23.5%	23.1%	65.0%	46.7%	43.2%	40.6%	44.2%	29.0%	29.4%	28.5%
Organization payment provided as required by FMLA, then stops	50.0%	52.5%	52.3%	51.6%	59.1%	63.2%	63.1%	63.4%	20.0%	44.0%	48.4%	49.5%	42.3%	56.4%	56.8%	56.7%
Organizations Responding	10	160	239	287	22	231	298	325	20	75	95	101	52	466	632	713