



DATE: June 2, 2016  
TO: Human Resources  
FROM: Angie Peisert  
RE: **EA** Mini-Survey Report– STD & Salary to Hourly Calculation

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Good Afternoon!

Below are the results from the recent mini-survey we conducted. 33 companies contributed to these answers. Thank you for those of you who did!

**Short Term Disability (STD) Benefits:**

**a. Is it self-insured? If not, who is your carrier?**

14 Companies are Self Insured, 19 companies are fully insured and use:

- Unum- 4 Companies
- Principal – 3 Companies
- Lincoln Financial -2 Companies
- Mutual of Omaha – 2 Companies
- Aetna
- AFLAC
- Dearborn National Life
- Kansas City Life
- Liberty Mutual
- Metlife
- The Standard

**b. How long is the waiting period from time of hire?**

- 10 Companies do not have a waiting period
- 10 companies have a 30 day waiting period
- 3 companies have a 60 day waiting period
- 5 companies have a 90 day waiting period
- 2 companies have a 6 month long waiting period
- 3 companies have a yearlong waiting period

**c. What is the benefit amount per week?**

Answers varied:

- \$250
- \$300 (3 Cos)
- \$320
- \$340
- \$400 (2 Cos)

- 50% of normal wages (2 Cos)
- 60% of base salary (9 Cos)
- 66% of base salary (6 Cos)
- 70% of base salary (3 Cos)
- 75% of base salary
- 80% of base salary no overtime (2 Cos)
- 0-5 years 75%-50% of weekly pay, 5+ years 100%-50% of weekly pay

**d. What is the min and max leave under the plan:**

<u>Min</u>	<u>Max</u>
13 Cos- No minimum	3 Co – 13 weeks
1 Co – 3 days	1 Co – 16 weeks
1 Co – 5 days	1 Co – 22 Weeks
1 Co – 1 week	15 Cos – 26 weeks
1 Co – 2 weeks	1 Co – 1 year
1 Co – 3 weeks	
1 Co – 6 weeks	

**e. Can employees purchase a higher or lengthier benefit?**

- 27 companies said no, 6 companies said yes

**f. Do you offer Long-Term Insurance after STD?**

- 24 companies offer long term, 6 companies do not

**How would calculate the transition from salary to hourly? i.e. would you divide current salary by number of hours (45, 50, etc.) or another calculation?**

- Salary divided by 2080 hours in a year (15 cos)
- Salary divided by hours worked (3 cos)
- Divide salary by 45 hours (3 cos)
- Undetermined (3 Cos)