

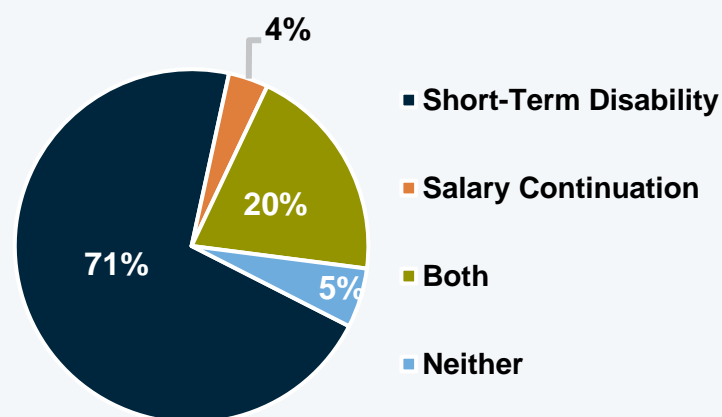
Short-Term Disability & Salary Continuation Pulse Survey



Given the lack of published data specific to short-term disability/salary continuation market/operational practices, Gallagher conducted the **2024 Short-Term Disability & Salary Continuation Pulse Survey** to provide a reference for organizations seeking guidance around market trends. This report includes responses from 55 national healthcare organizations ranging from small rural organizations to multi-hospital health systems.

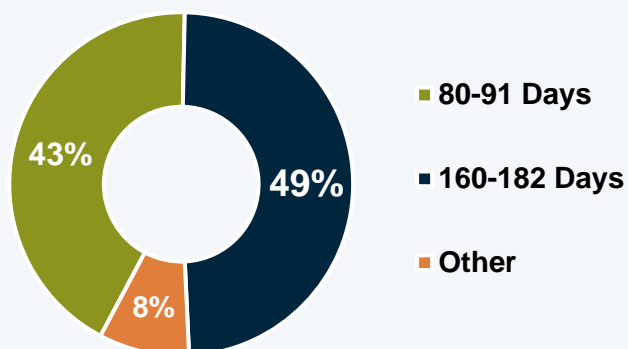
Short-Term Disability Benefits Overview

Does the organization offer Short-Term Disability/Salary Continuation?



- Most organizations replace **50 – 70%** of base salary, with a median of **60%**
- We found the normative monthly maximum benefit to be between **\$4,000** and **\$12,000**

How Long is the Benefit Period Before Long-Term Disability Benefits Begin?



- The most common elimination period was **1-2 weeks**
- Following the elimination period, we found that the benefit period for most organizations lasts **80-182 days**

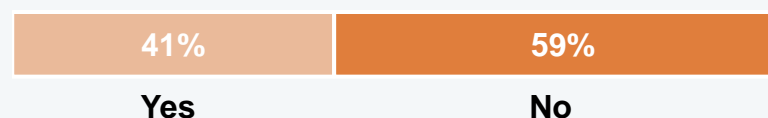
Administrative Details and Key Features

The following charts explore essential aspects of short-term disability coverage, focusing on the use of PTO/sick leave during elimination periods, the self-insured status of plans, and the provision of supplemental coverage options

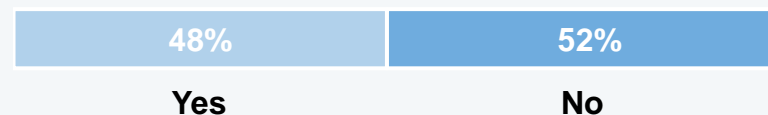
Does the Provider Need to Utilize PTO/Sick Bank During the Elimination Period?



Is the Short-Term Disability/Salary Continuation Plan Self-Insured?

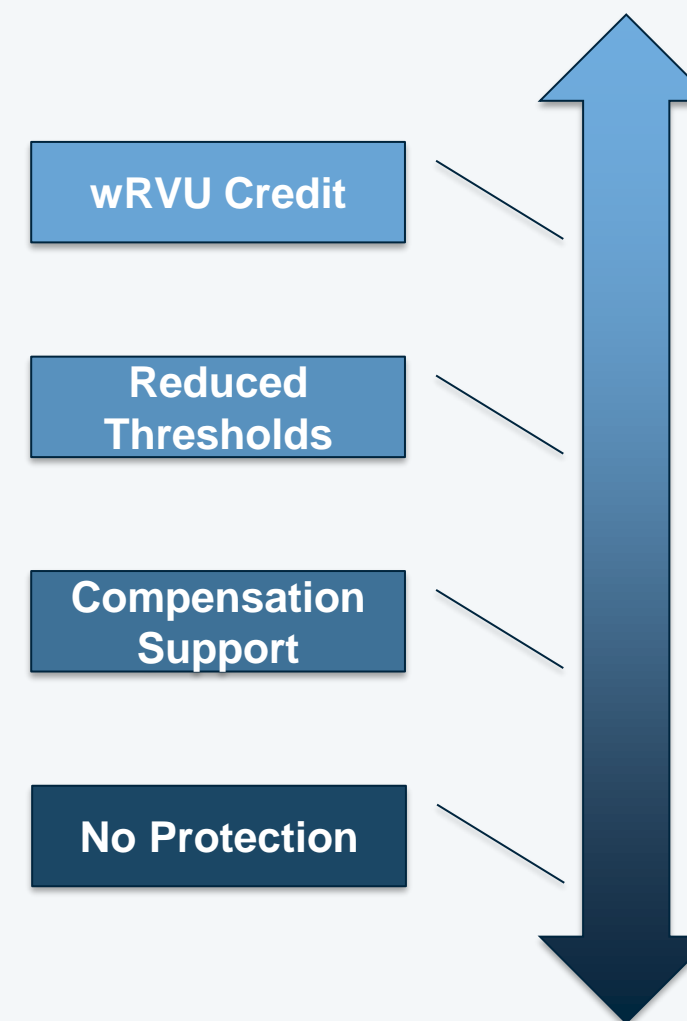


Do You Offer Supplemental Short-Term Disability/Salary Continuation Coverage?



How do Organizations Provide Protection for Physicians Paid on Production Models?

Participating organizations reported various methodologies they utilize to protect compensation for their physicians on productivity models while they take medical leave. We have outlined the spectrum of methodologies utilized by organizations below:



Have questions or want to discuss further? Contact Information:

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