



First Look:
Trends and Insights

Absence and Disability Readiness Index:

U.S. Employers' Report Card on their Practices and Confidence to Deliver on Absence and Disability Programs

6 Insights and Opportunities to Achieve **A+** Results
Standard Insurance Company

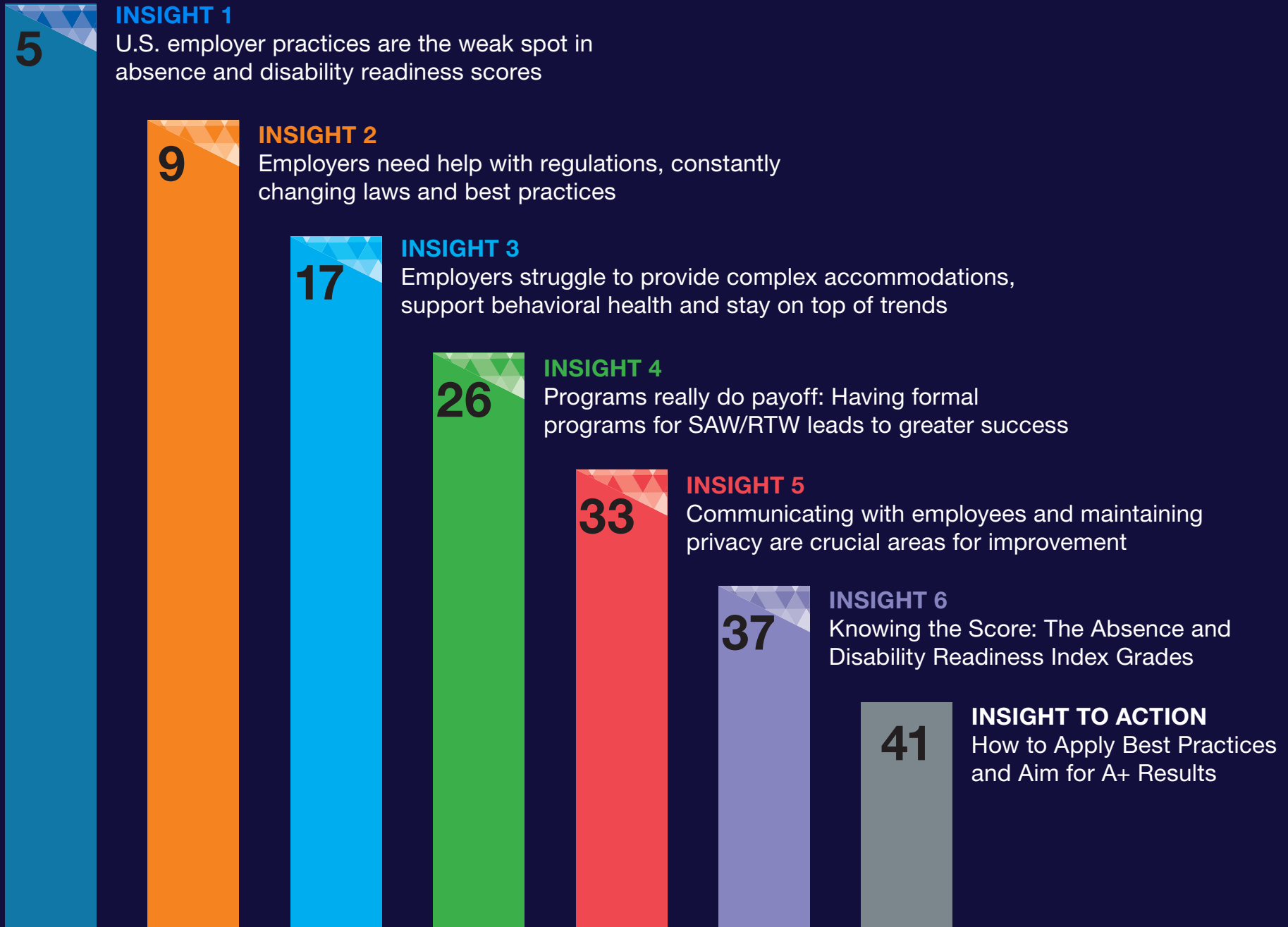


IN THIS REPORT

3

INTRODUCTION

Knowing the Score: The Absence and Disability Readiness Index Grades



INTRODUCTION

Knowing the Score: Links and Gaps Between Absence and Disability Practices and Confidence

In a recent study, **The Standard**[‡] asked HR business decision makers to rate their organizations' absence and disability practices. We also asked them to rate their confidence in managing absence and disability. We compiled and averaged their scores to produce "Readiness Index" grades.

These grades report on how employers measure up to best practices and how confident that they are that they are doing well.

Scores are derived from The Standard's proprietary weighted average of measures that assess employer practices and confidence in managing their absence and disability programs. The overall index encompasses nearly 100 measures across all four domains.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.



Practices reflect what employers are doing. That includes the types of programs they have in place and how they're managing those programs.

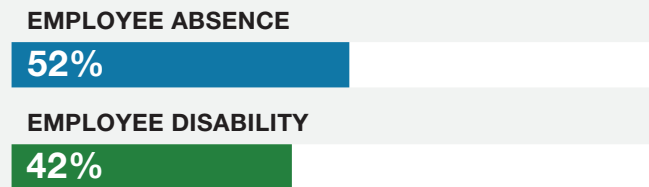
Confidence reflects what employers are feeling. It shows their readiness to handle complex programs and their assessment of how well they're doing.

Overall Grade: B-

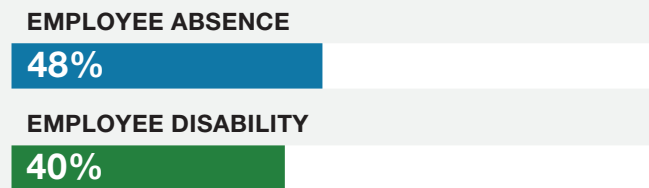
Good enough? Let's take a closer look.

Percentage very confident that:

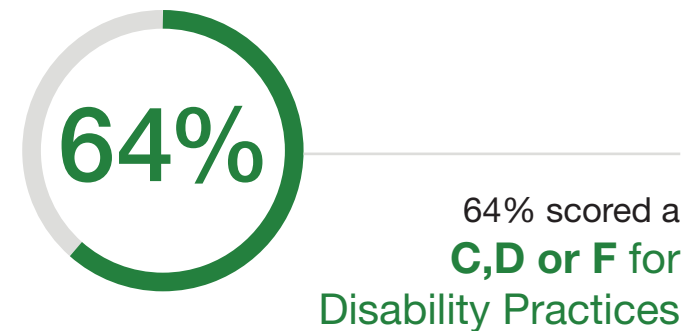
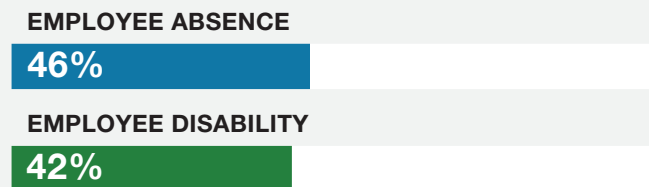
HR has the needed expertise and knowledge



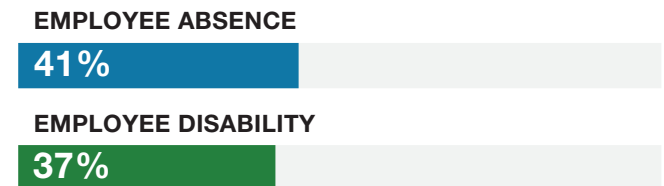
HR has the needed resources



Senior leadership is committed



Fewer than half are very confident their **programs are well-managed**





INSIGHT 1

U.S. employer practices are the weak spot in absence and disability readiness scores.

Even for employers who express confidence, scores for actual practices are low.

What's driving this disconnect?

The weakest areas in the **Absence and Disability Readiness Index** relate to actual practices:

- ▶ Few are measuring and benchmarking **absence management** programs
- ▶ Few are measuring and benchmarking **disability management** programs
- ▶ Less than half have formal RTW-SAW protocols in place
- ▶ RTW-SAW programs (if in place) are not robust
- ▶ Most need help keeping up with changing laws and best practices, as well as training managers

Despite agreement that measuring is critical, **fewer than 4 in 10 with formal programs do so.**

Without measurement and benchmarking, employers don't truly know where their programs stand. That could produce their false sense of confidence.



with formal employee **absence programs** **measure** their effectiveness



with formal employee **disability programs** **measure** their effectiveness



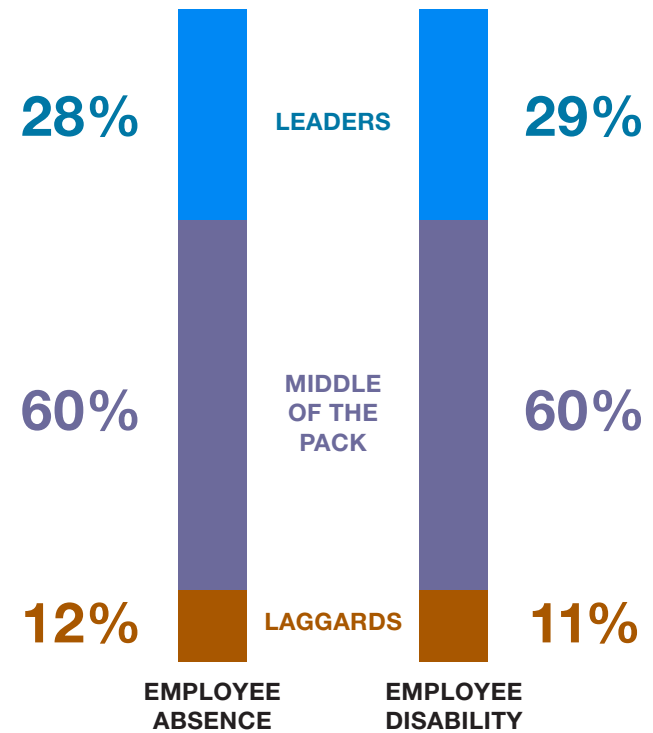
with formal employee **absence programs** **benchmark** those programs



with formal employee **disability programs** **benchmark** those programs



It's not surprising that only **1 IN 4** decision makers see their companies as leaders when it comes to absence and disability management.



INSIGHT 1

Here are some tips to help you raise your grade:

- ▶ Define areas to measure and set a goal. Use an absence management system that can track leaves by reason, department, region, season, etc.
- ▶ Compare and measure absence and disability results against industry benchmarks to assess performance.
- ▶ Identify absence and disability trends and review on a quarterly or yearly basis. Brainstorm ideas to address negative trends.



INSIGHT 2

Mere compliance isn't enough.

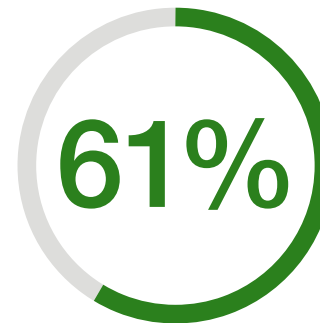
Employers need help with regulations, constantly changing laws and best practices.

Most employers need help keeping up with employee absence and disability laws and figuring out how they apply.

And **more than half** also need help:

- ▶ Staying on top of best practices for **absence** and **disability**
- ▶ Knowing when it's legal to fire an employee for being out too much

NEED HELP:	ABSENCE MANAGEMENT	DISABILITY MANAGEMENT
KEEPING UP WITH CHANGING LAWS	68%	63%
KEEPING UP WITH BEST PRACTICES	59%	59%
KNOWING WHEN IT IS LEGAL TO FIRE AN EMPLOYEE FOR BEING OUT TOO MUCH	51%	53%



say that with so many absence and disability laws and guidelines it is hard to know which ones apply

What's behind this struggle?

The lack of a more generous approach to benefits.

Less than one-third of employers have embraced the need for family and medical leave with an approach that's more generous than current laws.

When it comes to accommodating disabilities in the workplace, less than one-quarter embrace a more generous approach.

Current Approach to Family and Medical Leave (Paid and Unpaid)

28% embrace the need with an approach more generous than current laws

68% are compliant with current laws and committed to remaining compliant

4% are not yet fully committed or focused on the issue

Current Approach to Accommodating Disabilities in the Workplace

23% embrace the need with an approach more generous than current laws

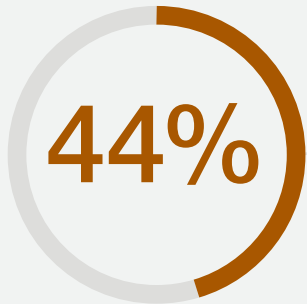
71% are compliant with current laws and committed to remaining compliant

6% are not yet fully committed or focused on the issue

Underestimating the risk of lawsuits and complaints.

Three-quarters of HR decision-makers at large companies say they've experienced complaints or lawsuits related to absence practices. Nearly as many have experienced complaints or lawsuits related to their disability management.

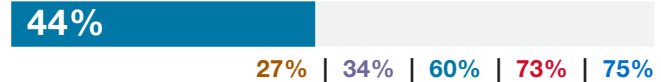
Up to one-third of small employers are in the same boat — with likely fewer resources to deal with time-consuming disputes.



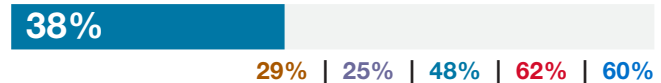
One result that's not surprising: FMLA is a more litigious arena than ADA, with **44% of employers reporting that they've had a complaint or lawsuit.** That may reflect the complexity of administering the law. We can predict growing challenges as more states adopt overlapping or conflicting paid leave laws

COMPLAINTS OR LAWSUITS REGARDING **EMPLOYEE ABSENCE**

FMLA

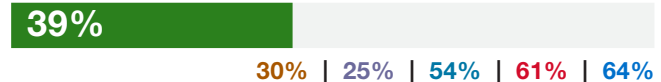


OTHER PAID FAMILY LEAVE STATUTES

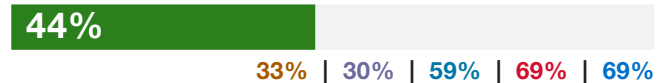


COMPLAINTS OR LAWSUITS REGARDING **EMPLOYEE DISABILITY**

ADAAA



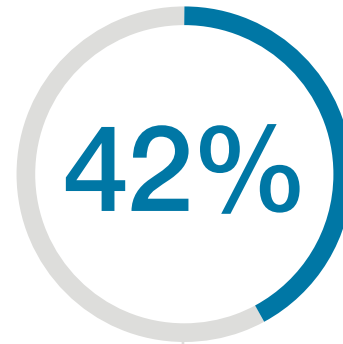
OTHER DISABILITY/MEDICAL LEAVE STATUTES



BY COMPANY SIZE



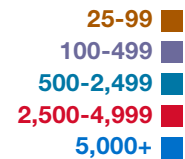
What's more, **fewer than half of employers** say their companies are very well protected against employee complaints and lawsuits — particularly mid-size companies.



are very well protected against employee complaints and lawsuits

43% | 33% | 35% | 44% | 51%

BY COMPANY SIZE

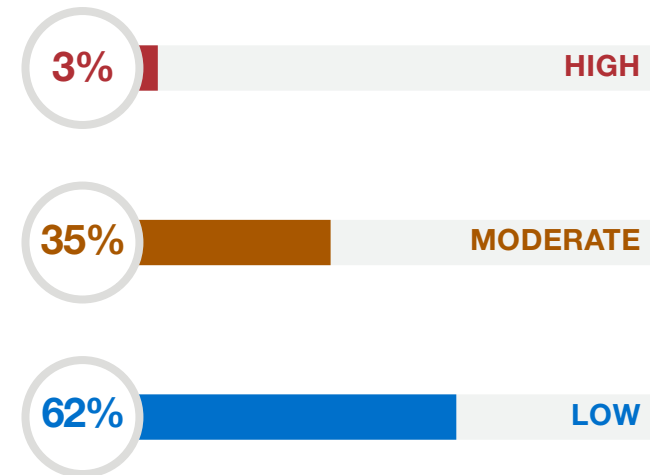


Employers may be less concerned about protection because **more than half** perceive the risk of complaint or lawsuits as low.

What's behind the gap between perceived risk and actual litigation?

An HR-related lawsuit may be seen as an overall low risk to the company's ability to function. However, as we'll see in Insight 4, nearly all HR business decision makers agreed that formal absence and disability management programs can reduce risk and help control costs.

PERCEIVED LEVEL OF RISK FOR COMPLAINTS OR LAWSUITS



BUT:



There were **over 1,000 FMLA related lawsuits** in 2018¹



The average **verdict** for FMLA cases related to wrongful termination is **nearly \$335,000**²

¹ United States Department of Labor <https://www.dol.gov/whd/data/datatables.htm>

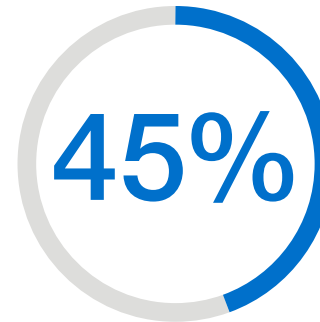
² Source: DMEC <http://dmec.org/2014/08/07/employers-face-litigation-threat-in-fmla-cases/>

Speaking of best practices, there's a lot of work to be done.

Regardless of employer size.

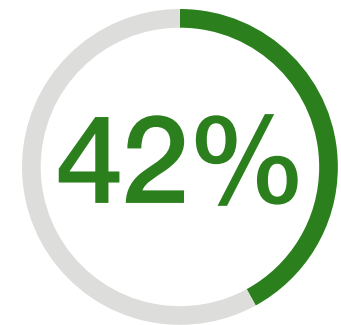
JUST **2** OUT OF **5**

employers report using a system specifically designed for FMLA tracking, such as an HRIS — Human Resource Information System. And even fewer small employers do.



45% struggle to know what counts as an “undue hardship” for them as an employer

42% struggle to know what counts as a “reasonable accommodation”



INSIGHT 2

Need a fresh perspective or more support?

Here are four possibilities to gain insights and resources:

- ▶ **Partner with a disability carrier that provides a holistic approach.** A carrier should support RTW and SAW and help employers navigate the complex details of the ADAAA. The right partner can take the burden off your HR team and help them focus on more strategic initiatives.
- ▶ **Join organizations focused on absence and disability.** Stay up-to-date on trends and regulation changes through conferences, blogs, and trade publications.
- ▶ **Take advantage of relationships with your broker and carrier** for training and recommendations.
- ▶ **Request semi-annual reviews with your absence management provider and broker.** They can help you gain insights into your absence trends and patterns.



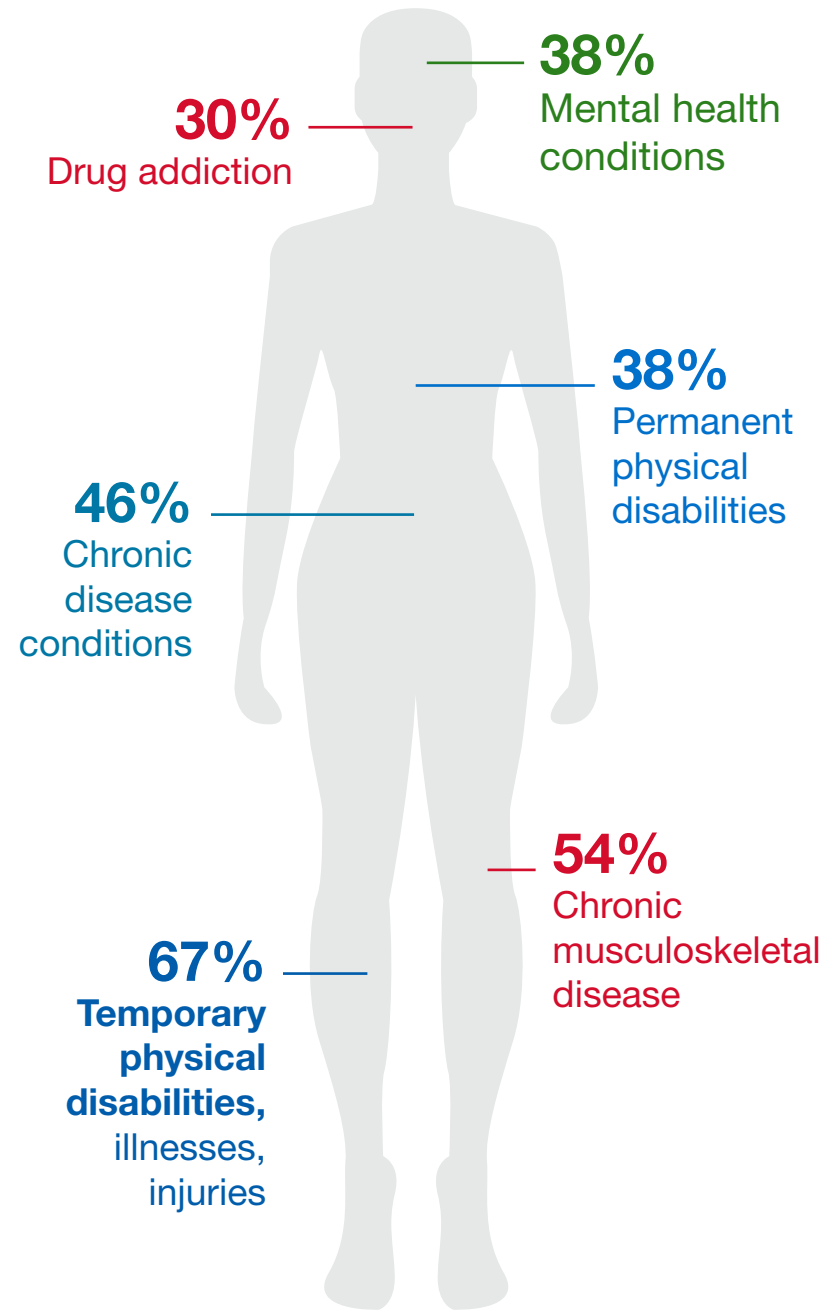


INSIGHT 3

Employers aren't very confident about their ability to:

- ▶ Provide complex accommodations
- ▶ Support behavioral health
- ▶ Stay on top of trends

Two-thirds of HR decision makers say their companies get requests at least once a year to accommodate **temporary physical disabilities** and half get requests for chronic conditions.



Employers say they are providing accommodations, focusing mostly on these basic accommodations:



Modifying a work schedule or providing leave

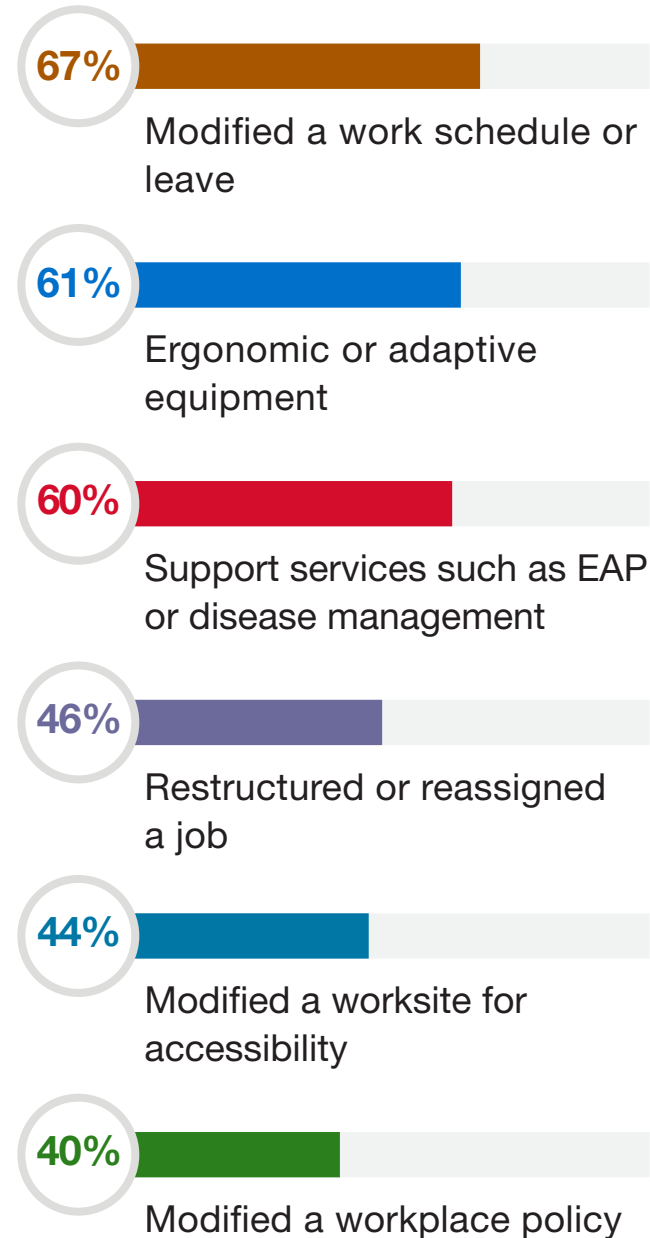


Ergonomic or adaptive equipment



Referring in to support services such as an Employee Assistance Program

But fewer than half have provided other types of accommodations within the past year such as job re-assignment, modified worksites, or modified policies.



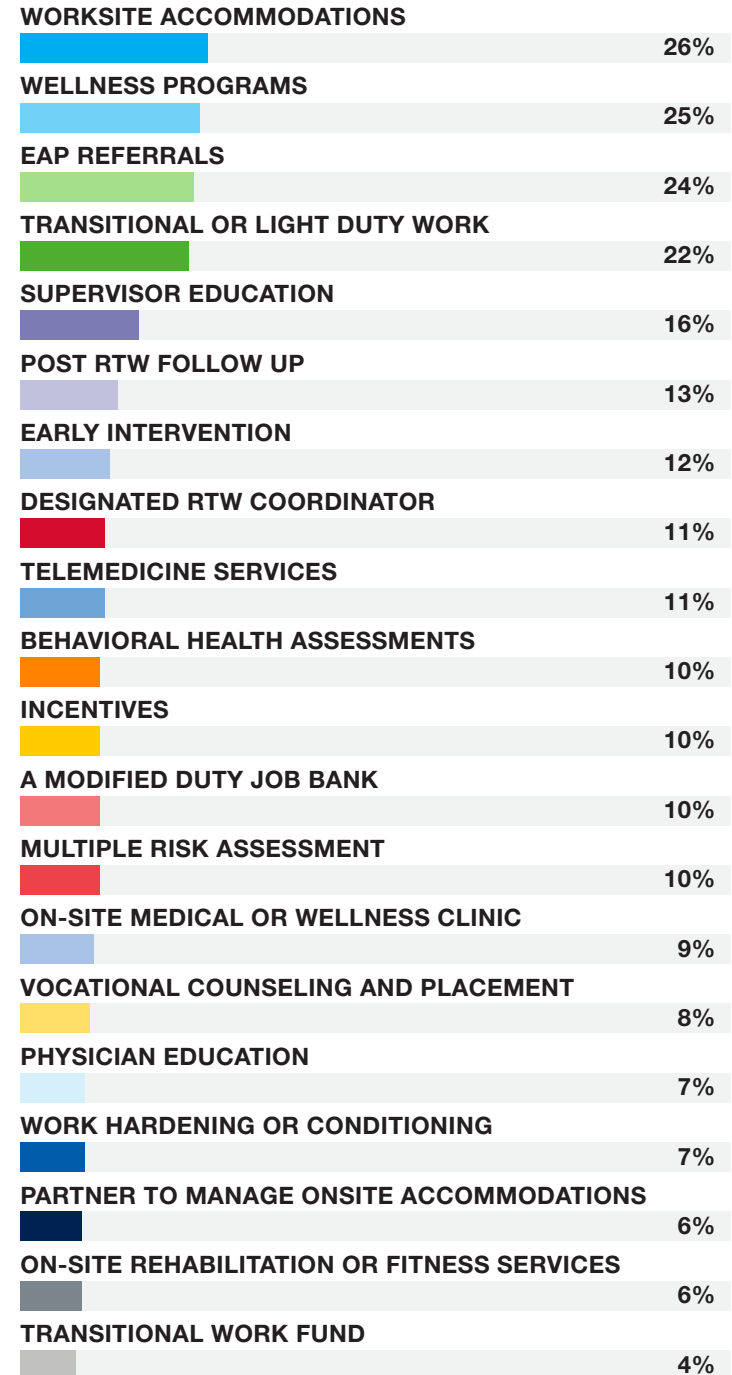
Another challenge?

Only one-quarter of employers offer worksite accommodations as part of a return to work or stay at work program.

And only about 11% have a designated return-to-work coordinator. That could be the reason that so few offer key support such as return-to-work follow-ups and early intervention.



Only 10% offer behavioral health assessments. These gaps are at the root of one of the biggest challenges HR teams face



Wrestling with behavioral health:

Employers need help too.

LESS THAN ONE-THIRD of HR decision makers feel very confident accommodating behavioral health conditions



38% get requests to **accommodate mental health conditions** at least once a year including **64% of large employers** (2,500+)

29% feel very confident in **accommodating mental health conditions**

30% get requests to **accommodate drug addiction** at least once a year including **53% of large employers** (2,500+)

28% feel very confident in **accommodating drug addiction**

What's behind this lack of confidence?

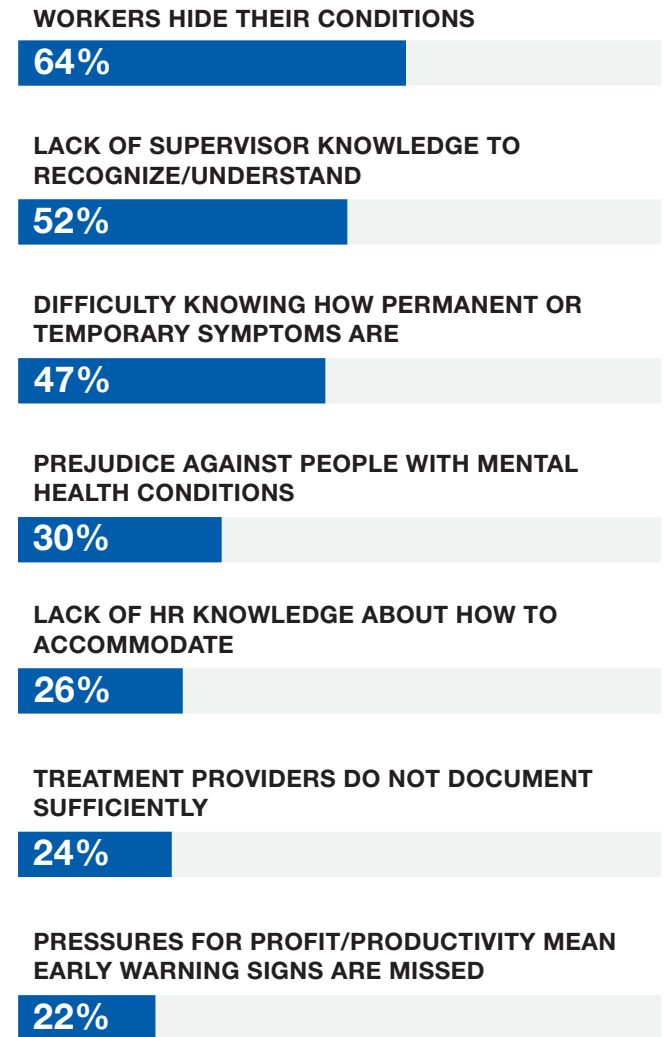
The two biggest challenges with accommodating behavioral health conditions:

- ▶ Workers hide their conditions.
- ▶ Managers don't know how to recognize them.

What's more almost half of employers cite the difficulty of knowing how permanent or temporary behavioral health symptoms will be. What's more, 30 percent said that prejudice against people with behavioral health conditions makes it difficult to accommodate them.

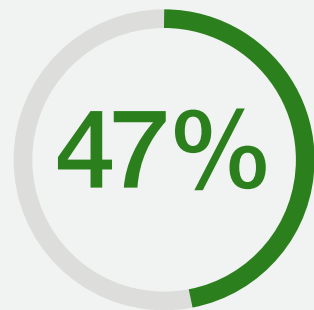
These issues can create a vicious circle. As previously noted, **most employers don't offer behavioral health assessments.** Without that type of support, workers may hide their conditions due to perceived prejudice. They may also feel less confident in reaching out for help.³

BIGGEST CHALLENGES ACCOMMODATING BEHAVIORAL HEALTH CONDITIONS



Employers also face challenges accommodating employees with chronic diseases.

Fewer than half feel very confident accommodating chronic conditions and there's a big need for employee support, as well.



In another Standard survey, **nearly half of employees (47%) experienced chronic conditions.** Five percent had chronic mental health conditions.³

And employees with chronic conditions expressed concerned about how their employers perceive them, with more than half feeling afraid their employer sees them as unproductive and fearing they might lose their jobs. Nearly half reported being too scared to bring up their conditions.³

EMPLOYEES WITH CHRONIC CONDITIONS ARE:



³ Employee Disability Leave Study, The Link Between Disability Management and Employee Productivity, The Standard, May 2018, standard.com/eforms/19911.pdf. Note: The survey excluded employees who had filed a workers' compensation claim exclusively as a result of their illness or injury or who took maternity leave.

Trend overload?

With so many everyday issues to juggle, staying on top of trends isn't easy.

Fewer than half of HR business decision makers say their companies are fully ready to support emerging trends as the economy and employee health needs change.

- ▶ Only one-quarter are fully ready to support employees dealing with family/elder care
- ▶ Three-quarters say they're not fully ready to support employees dealing with drug addiction

This indicates a potential gap between the growing focus on paid family leave and recently enacted state laws.⁴

Much like our findings on behavioral health, drug addiction can be difficult for managers to recognize. They may also face similar challenges understanding whether treatment is successful.⁵

⁴ Relatively Speaking, The Standard's blog on paid family leave news and trends, standard.com/employer/paid-family-leave

⁵ Managing Optimal Work Performance Through Behavioral Health, The Standard and DMEC, Oct. 2018, <http://dmec.org/2018/10/23/managing-optimal-work-performance-through-behavioral-health-conditions-white-paper/>

READINESS OF EMPLOYERS TO SUPPORT:



HR managers don't need to go it alone.

Check out these suggestions to collaborate with benefits vendors and support mental health.

- ▶ **Choose a disability carrier who invests in understanding the employer's culture.** This can lead to better engagement in return-to-work and stay-at-work-services. The Standard's Employee Disability Leave Study results support this approach. It showed a 22 percent increase in employees' use of workplace resources when a disability carrier was involved in their RTW or SAW plan.⁶
- ▶ **Provide education and training on FMLA at all levels of management, from the top down.** Also keep managers informed about resources available to employees, including all vendor programs.
- ▶ **Collaborate with medical, disability and employee assistance program providers.** First, learn which conditions are causing higher use of benefits. Then brainstorm solutions to support employees and improve the process.
- ▶ **De-stigmatize behavioral health and make it easier to talk about.** Employers can move towards a stigma-free workplace by:⁷
 - ▶ **Focusing on education, encouragement and communication**
 - ▶ **Discouraging stigmatizing language**
 - ▶ **Investing in mental health benefits**
 - ▶ **Providing clear communication from the leadership team down that supports addressing behavioral health issues**
 - ▶ **Encouraging employees to disclose issues early and receive treatment referrals and resources**

EMPLOYER EXAMPLE

Reporting for one employer revealed an increase in behavioral health cases. The employer gathered all its vendors to brainstorm ideas to reduce incidence rates.

One suggestion: improve the referral process from one vendor to another. **Another idea:** enhance communications to ensure employees know who to contact for help. For example, an EAP or health advocacy resources.

⁶ Employee Disability Leave Study, The Link Between Disability Management and Employee Productivity, The Standard, May 2018, standard.com/eforms/19911.pdf. Note: The survey excluded employees who had filed a workers' compensation claim exclusively as a result of their illness or injury or who took maternity leave.

⁷ Managing Optimal Work Performance Through Behavioral Health, The Standard and DMEC, Oct. 2018 <http://dmecc.org/2018/10/23/managing-optimal-work-performance-through-behavioral-health-conditions-white-paper/>



INSIGHT 4

Programs really do payoff:

Having formal programs for RTW/SAW leads to greater success.



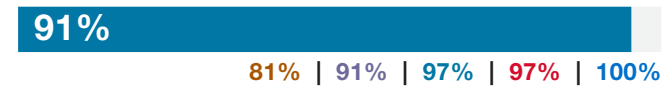
More than half of companies don't have formal protocols in place for RTW/SAW, including more than one-third of companies with more than 2,500 employees.

And significantly fewer companies have protocols for RTW/SAW than they do for ADA. **One key difference? Regulatory requirements.**

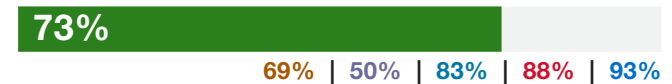
Employers are required to comply with the Americans with Disability Act Amendments Act. Going beyond to provide more robust programs is up to the employer. This gap may be a function of limited internal resources or lack of understanding the importance of a robust program.

PERCENTAGE OF COMPANIES WITH FORMAL PROGRAMS IN PLACE

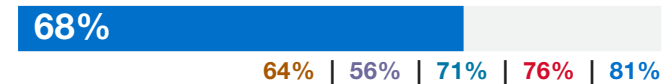
FMLA



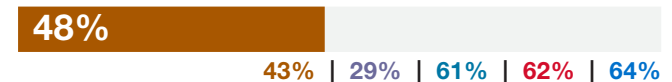
ADAAA



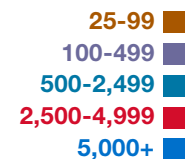
PAID FAMILY LEAVE



RTW/SAW



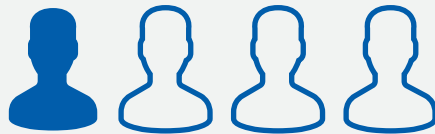
BY COMPANY SIZE



ONLY **1 IN 4**

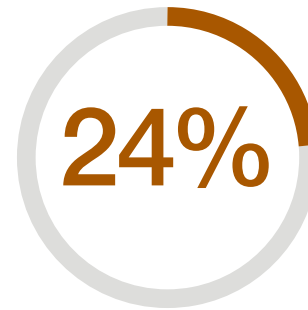
HR business decision makers report that their formal programs are very successful.

Mid-size companies in particular do not view their programs as very successful.



One potential reason for low success scores?

A whopping nine out of ten employers agree that monitoring and measuring is critical for **absence** and **disability** programs. But less than 40 percent with formal programs actually measure their results (see Insight 1) – and without measurement, decision makers may underestimate the importance and success of RTW/SAW programs.



report their **employee absence** programs as being very successful

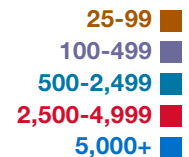
28% | 15% | 17% | 34% | 28%



report their **employee disability** programs as being very successful

39% | 15% | 12% | 32% | 24%

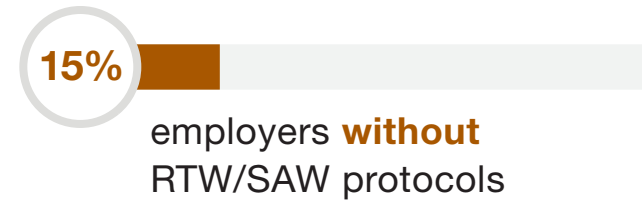
BY COMPANY SIZE



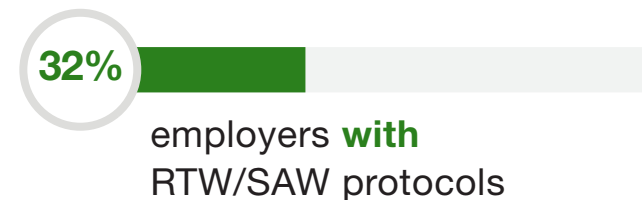
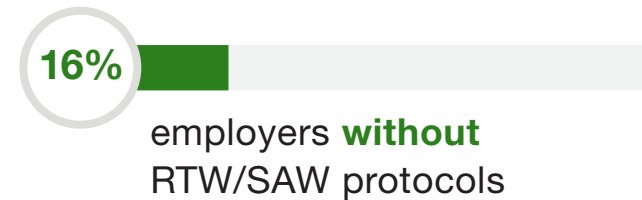
Yet investing in formal programs produces noticeable benefits!

Employers with formal RTW/SAW protocols have more success.

“VERY SUCCESSFUL” ABSENCE MANAGEMENT PROGRAMS



“VERY SUCCESSFUL” DISABILITY MANAGEMENT PROGRAMS





Employers are seeing benefits for the programs they offer — **especially for employee engagement.**

AMONG THOSE WITH FORMAL EMPLOYEE **ABSENCE** PROGRAMS

46% report **lower absenteeism**

42% report **better employee retention**

38% report **improved workplace morale**

32% report **improved worker productivity**

AMONG THOSE WITH FORMAL EMPLOYEE **DISABILITY** PROGRAMS

32% report **lower absenteeism**

37% report **better employee retention**

34% report **improved workplace morale**

31% report **improved worker productivity**

And nearly all employers agree that these programs reduce risk and help control costs!

These positive payoffs come through despite employers reporting that they don't have very strong disability programs. And despite the fact that many lack formal protocols for RTW and SAW.

Another key basic function that needs more attention:

ONLY ONE-THIRD of employers believe they're doing an excellent job documenting and managing the requirements of specific jobs



say that employee absence programs help control other costs and reduce exposure to risk

say that employee disability programs help control other costs and reduce exposure to risk



INSIGHT 4

Success is in the details.

Here are three suggestions to improve your absence and disability management results:

- ▶ **Partner with a carrier who provides in-depth reporting and industry benchmarking. To learn more about where to find industry benchmarking, see our tips for Insight 2 on page 16.**
- ▶ **Use benchmarking to build a strong case for investing in RTW and SAW program. Employers that invest in these programs often find their employees are more engaged. More engaged employees tend to be more productive. And productive employees help improve the bottom line.**
- ▶ **Create detailed job descriptions for all positions. The Standard found that the lack of clear job descriptions is a big pain point for many employers.⁸ Knowing the essential duties of the job is the first step to being able to make accommodations.**

⁸ The Importance of Documenting Employees' Job Functions, Brian Kost, Workplace PossibilitiesSM Blog, The Standard, March 1, 2018, [standard.com/employer/workplace-possibilities-program/importance-documenting-employees-job-functions](https://www.standard.com/employer/workplace-possibilities-program/importance-documenting-employees-job-functions)





INSIGHT 5

Communicating with employees and maintaining privacy are big areas for improvement.

What do HR business decision makers say is the most crucial ingredient for successful programs?

An impressive 80 percent rank communication as very important.

Communication ranked as even more important than involvement and effort from front-line managers. Large employers were most likely to rank involvement from front-line managers as very important. Executive support also scored high, especially with the smallest and the largest employers.



80% say **effective communication with employees** is very important to program success



68% say **involvement and effort from front-line managers** is very important to program success



61% say **executive support and involvement** is very important to program success



But there’s a gap between what employers say is important and what they actually practice. On most measures in our study, **less than half of HR business decision makers ranked their performance as “excellent.”**

Regardless of company size, many employers aren’t following best practices. **There’s a lot of room for improvement.**

When it comes to FMLA and ADAAA best practices, half or fewer say they’re doing an excellent job.

And among those with RTW/SAW programs:

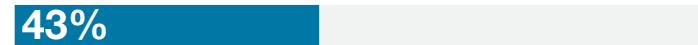
- ▶ **Just one in four (24%) are doing an excellent job identifying employees with multiple conditions**
- ▶ **Only one in five (21%) are doing an excellent job identifying at-risk employees**

In all areas, **training of managers and supervisors needs the most improvement.** That leads us to Insight 6.

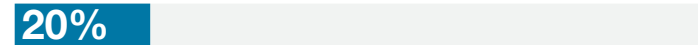
PERFORMANCE MEASURES FOR FMLA MANAGEMENT



RATE THEMSELVES “EXCELLENT” ON MAINTAINING EMPLOYEE CONFIDENTIALITY



RATE THEMSELVES “EXCELLENT” ON COMMUNICATING RIGHTS AND RESPONSIBILITIES TO EMPLOYEES

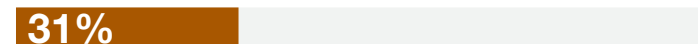


RATE THEMSELVES “EXCELLENT” ON TRAINING SUPERVISORS AND MANAGERS

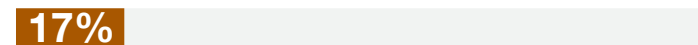
PERFORMANCE MEASURES FOR ADAAA MANAGEMENT



RATE THEMSELVES “EXCELLENT” ON MAINTAINING EMPLOYEE CONFIDENTIALITY



RATE THEMSELVES “EXCELLENT” ON COMMUNICATING RIGHTS AND RESPONSIBILITIES TO EMPLOYEES



RATE THEMSELVES “EXCELLENT” ON TRAINING SUPERVISORS AND MANAGERS

INSIGHT 5

Here are some simple suggestions to improve communications and maintain employees' privacy:

- ▶ **Emphasize clear, concise communication across many channels, especially when policies and processes change. Provide links to more information and follow up with reminders. Use proactive and plain language employees can understand.**
- ▶ **Address privacy concerns by connecting employees with a neutral third party. Consider adding an onsite partner who understands the workplace's culture and benefits. An onsite consultant can assist employees and better promote usage of benefit programs.**
- ▶ **Stay in touch with employees who are on leave to express empathy and remind them that they're valued. Always remember to respect your employees' privacy and their wishes if they do not want to be contacted during a leave. If you have concerns or questions regarding establishing appropriate boundaries, consult with an HR professional or legal counsel.**
- ▶ **Make sure managers receive consistent training when hired and throughout their career. We'll learn more about why training matters in Insight 6.**



INSIGHT 6

No matter what their grade, employers say that more training would help them the most.

Half of HR business decision makers say more training would be most helpful to them.

More so than money, staff, time, or expertise.

What type of training?

As we explored in **Insight 2**, most say they need help:



Keeping up with employee absence and disability laws and best practices



Figuring out how they apply



Understanding what counts as a reasonable accommodation

What would help most to manage programs better:	ABSENCE MANAGEMENT	DISABILITY MANAGEMENT
MORE TRAINING	48%	49%
MORE EXPERTISE	36%	40%
MORE TIME	35%	32%
MORE STAFF	32%	32%
MORE MONEY	29%	29%

Why is more training so essential?

The Standard's recent Employee Disability Leave Study showed the link between disability management and employee productivity.⁹ Two key findings:

- ▶ **HR managers create a more positive employee experience than direct supervisors**
- ▶ **HR helped employees return to work 44% faster**

Overall, HR managers create a more positive employee experience. Providing them with more training would improve their ability to support employees and front-line supervisors. Providing more training to supervisors can take a burden off HR and help them better communicate with employees.⁹

⁹ Employee Disability Leave Study, The Link Between Disability Management and Employee Productivity, The Standard, May 2018, standard.com/eforms/19911.pdf. Note: The survey excluded employees who had filed a workers' compensation claim exclusively as a result of their illness or injury or who took maternity leave.



Employees who worked with their HR manager — instead of their supervisor — tended to have a more positive experience. They reported **feeling more valued and productive** after discussing their condition.



Employees who worked with their HR department and received communication from their employer **returned to work more quickly** than those who worked with their supervisor.

INSIGHT 6

Interested in what it takes to build a robust disability management training program?

Emphasize seven key skills and teach HR managers and employee supervisors how to:

- ▶ **Identify potential health conditions.**
- ▶ **Understand how a disability carrier can help.**
- ▶ **Start difficult conversations.**
- ▶ **Recognize an employee's sensitivity to special treatment.**
- ▶ **Communicate appropriately with employees on FMLA or disability leave.**
- ▶ **Use accommodations as a tool to help employees and to support productivity.**
- ▶ **Train managers to connect employees to workplace resources.**

Remember the goal is to create a better overall experience for your employees. A comprehensive disability management approach can provide support to help employees feel more productive. It can even help them return to work sooner.⁹



INSIGHT 1

Use data to address any disconnect between confidence and practices. Define, measure and benchmark absence and disability management programs against industry competitors. Gain insights from regular reporting to identify trends and improve performance.

INSIGHT 2

Connect with more resources to get help with regulations, best practices and trends. Join industry organizations. Also take advantage of existing relationships, such as with a benefits consultant. Consider partnering with a carrier who provides a holistic approach.

INSIGHT 3

Partner with a proactive disability carrier and foster collaboration among benefits vendors. Destigmatize behavioral health and build support through awareness and training.

INSIGHT 4

Invest in formal return-to-work and stay-at-work programs to support employee engagement and productivity. Create detailed job descriptions as a basis for accommodations. Partner with a carrier who provides in-depth reporting.

INSIGHT 5

Remember, communication is key, even during an FMLA leave or disability claim. Strengthen employee communications by focusing on channels, clarity and frequency. Support privacy by connecting employees with a neutral party. Follow best practices for FMLA.

INSIGHT 6

Build a robust training program for disability management to support productivity. Teach managers to identify conditions, communicate with employees and use accommodations.

Research methodology

The Standard commissioned Versta Research, an independent research firm, to design and execute a survey of 501 HR decision makers about how they manage employee absence and disability needs.

Sampling was stratified to ensure full representation of company sizes, and included 159 HR decision makers at companies with 25-99 employees, 162 HR decision makers at companies with 100-2,499 employees, 100 HR decision makers at companies with 2,500-4,999 employees, and 80 HR decision makers at companies with 5000+ employees.

All companies offered group short-term and long-term disability benefits, and all respondents had experienced employees being on leave, returning to work, or needing accommodation because of disabling conditions.

Sample data were weighted by company size to reflect the full estimated population of HR decision makers based on the most recent information available from the Statistics of U.S. Businesses provided by the U.S. Census Bureau, and the most recent SHRM Human Capital Benchmarking Survey.

About The Standard

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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