



Frequently Asked Questions (FAQs)

What is the purpose of the award?

The Council for Disability Income Awareness (CDIA) promotes education and understanding among working Americans about the critical need for disability income protection. This award recognizes employers who offer key disability insurance programs to their employees.

How does a CDIA member firm nominate an eligible employer for this recognition?

The Nomination Form needs to be completed and forwarded to the email address on the form. Once received, the CDIA will review the form to determine whether it meets the criteria. Alternatively, carriers submitting multiple nominations may provide a spreadsheet with information for each employer.

What does a company receive if its nomination is approved by the CDIA?

The CDIA provides a certificate and a recognition seal for internal promotion and public communications. This accomplishment will be recognized on the CDIA website. Additionally, the CDIA can provide public relations messaging to help communicate this milestone.

Who can nominate a company for this award?

Member firms of the CDIA may nominate employer groups that meet the award criteria. Nominations from non-member firms will not be approved.

How long is the Best Employer Award valid for?

The award is granted for the remainder of the calendar year in which the nomination was submitted and the following year. In subsequent years, the CDIA will contact nominators to confirm that their nominees continue to qualify.

How long does the review process take?

Once the nomination is received, the review typically takes only a few days. If the nomination is approved, the CDIA will issue the company a certificate and a recognition seal.



Frequently Asked Questions (FAQs) *continued*

Where can the nomination forms and program information be found?

All forms and information can be found on the CDIA website at:

TheCDIA.org/best-employers-for-income-protection

Which disability coverages are eligible for the purposes of the nomination?

Short-Term Disability (STD): Replaces at least 50% of income, has elimination periods of 14 days or less, and provides coverage for at least 6 months.

Long-Term Disability (LTD): Replaces at least 50% of income and provides coverage until the expected Social Security retirement eligibility.

Do plans that, consistent with the Age Discrimination in Employment Act, limit the duration of disability benefits for workers already eligible for Social Security qualify?

Yes. Plans that include the ADEA I and ADEA II contract provisions are eligible for the BEIP designation, provided all other applicable requirements are met.

What other requirements must the employer meet to qualify for the award?

Disability coverage can be employer-paid or voluntary. Employers can offer the plan benefits fully or partially employer-paid, or on a self-insured basis. Finally, the disability plans must be sponsored by insurance carriers rated A or higher by AM Best.

Why is the CDIA recognizing employers that offer disability income programs to their employees?

The CDIA strongly believes that disability income insurance is a critical financial tool for working Americans. While other programs, such as PFML or SSDI, provide support they do not replace the value of employer-sponsored disability programs for working Americans. We want to highlight and celebrate those employers who recognize the importance of their employees and the key financial importance of a quality disability income insurance program.