



# IBI Health and Productivity Benchmarking

## SHORT-TERM DISABILITY PROGRAM

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### PREPARED FOR

**Employer:** Sample Co.  
**SIC:** 491 - Electric Services  
**Calendar-Year Data:** 2015

Based exclusively on claims active during the calendar year

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	Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	Number of Employers	Number of Claims	All Group Median*
<b>Claims Experience -- How well is the program working?</b>										
<b>How often is the program used by employees?</b>										
New claims per 100 covered lives	7.4	5.6	4.8	0.7	2.4	6.9	10.9	48	13170	4.3
New claims per 100 covered lives, excluding pregnancy	7.1	5.5	4.6	1.4	2.5	7.0	11.0	45	13164	3.5
Active claims per 100 covered lives	8.6	6.4	5.4	1.1	2.6	8.2	12.2	48	13170	4.7
New claims as percentage of active claims	86.3%	84.9%	88.3%	67.3%	83.4%	100.0%	100.0%	60	14390	100%
Pregnancy claims as a percentage of new claims	10.0%	8.0%	5.3%	0.0%	0.0%	11.3%	24.1%	57	12365	18.7%
<b>How severe are the cases?</b>										
Calendar year payments per active claim	\$4,856	\$5,615	\$2,826	\$300	\$972	\$7,407	\$14,093	43	3905	\$2,287
Calendar year payments per covered life	\$135	\$225	\$135	\$20	\$50	\$282	\$714	36	8043	\$117
Payments per closed claim	\$5,944	\$6,048	\$3,028	\$298	\$1,000	\$7,916	\$15,447	42	3551	\$2,473
<b>How much lost work time does the program generate?</b>										
Calendar year lost workdays per 100 covered lives	514.0	210.9	194.3	41.0	88.1	284.8	466.6	46	13125	141.2
Calendar year lost workdays per active claim	32.5	28.8	22.0	4.3	9.0	33.0	64.0	58	14187	25.0
Lost calendar days per closed claim	58.0	52.9	41.0	14.0	23.0	60.0	114.0	59	12359	47.0
Lost calendar days per closed claim, excluding pregnancy	54.2	53.1	40.0	13.0	22.0	62.0	119.0	59	11501	45.0
Lost workdays per closed claim	31.9	31.6	24.0	5.0	9.0	35.7	73.0	58	12323	27.9
Lost workdays per closed claim, excluding pregnancy	31.4	31.6	21.0	4.3	9.0	36.0	76.0	58	11467	26.0
<b>How successful is the company at returning employees to work?</b>										
Claims reaching maximum benefit duration as a percentage of closed claims	8.8%	21.2%	---	---	---	---	---	57	8,369	---
Percentage of closed claims converted to ltd	4.2%	8.1%	---	---	---	---	---	18	5,768	---

\* The median for all employers, all SIC divisions in the IBI database

Note: metrics with few employers are less reliable and more variable



Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I
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**Plan Characteristics**

Elimination Period	Up to 1 day	Up to 1 day	Up to 1 day	1 week	1 week	1 week	2 weeks	2 weeks	2 weeks
Duration of Benefits	13 weeks	6 months	1 year	13 weeks	6 months	1 year	13 weeks	6 months	1 year

**Plan Type Composition**

# of SIC employers with plan type	6	13	---	18	33	7	8	7	---
% of SIC employers with plan type	10.7%	23.2%	---	32.1%	58.9%	12.5%	14.3%	12.5%	---
% of all employers with plan type	8.8%	16.5%	1.3%	29.4%	44.6%	2.3%	15.8%	11.5%	0.4%

**Claims Experience -- How well is the program working?**

**How often is the program used by employees?**

New claims as percentage of active claims

<b>Your Company</b>	<b>86.3%</b>								
Industry median	---	84.6%	---	100.0%	88.3%	---	---	---	---
Industry mean	---	71.5%	---	95.3%	82.8%	---	---	---	---
# of employers	---	13	---	18	33	---	---	---	---
# of claims	---	418	---	225	4157	---	---	---	---

Pregnancy claims as a percentage of new claims

<b>Your Company</b>	<b>10.0%</b>								
Industry median	---	0.0%	---	0.0%	0.7%	---	---	---	---
Industry mean	---	7.3%	---	8.7%	4.7%	---	---	---	---
# of employers	---	11	---	18	32	---	---	---	---
# of claims	---	326	---	211	3483	---	---	---	---

**How severe are the cases?**

Calendar year payments per active claim

<b>Your Company</b>	<b>\$4,856</b>								
Industry median	---	---	---	\$1,440	\$2,526	---	---	---	---
Industry mean	---	---	---	\$2,794	\$5,515	---	---	---	---
# of employers	---	---	---	15	18	---	---	---	---
# of claims	---	---	---	143	2733	---	---	---	---

Payments per closed claim

<b>Your Company</b>	<b>\$5,944</b>								
Industry median	---	---	---	\$1,505	\$2,817	---	---	---	---
Industry mean	---	---	---	\$2,843	\$5,946	---	---	---	---
# of employers	---	---	---	14	18	---	---	---	---
# of claims	---	---	---	137	2515	---	---	---	---

The plan types in this report reflect the most common combinations of elimination period and maximum benefit duration observed among IBI benchmarking employers. They are not exhaustive of all observed or possible plan types. Employers may have more than one plan type.



	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I
<b>How much lost work time does the program generate?</b>									
Calendar year lost workdays per active claim									
Your Company	32.5								
Industry median	---	29.0	---	24.0	24.0	---	---	---	---
Industry mean	---	31.9	---	26.3	33.0	---	---	---	---
# of employers	---	12	---	18	31	---	---	---	---
# of claims	---	414	---	225	4124	---	---	---	---
Lost calendar days per closed claim									
Your Company	58.0								
Industry median	---	41.0	---	41.0	43.0	---	---	---	---
Industry mean	---	56.9	---	43.9	59.8	---	---	---	---
# of employers	---	13	---	17	33	---	---	---	---
# of claims	---	385	---	209	3721	---	---	---	---
Lost calendar days per closed claim, excluding pregnancy									
Your Company	54.2								
Industry median	---	41.0	---	41.0	42.0	---	---	---	---
Industry mean	---	59.3	---	43.7	60.4	---	---	---	---
# of employers	---	13	---	17	33	---	---	---	---
# of claims	---	329	---	185	3370	---	---	---	---
Lost workdays per closed claim									
Your Company	31.9								
Industry median	---	29.0	---	24.0	26.0	---	---	---	---
Industry mean	---	40.3	---	26.4	37.5	---	---	---	---
# of employers	---	12	---	17	32	---	---	---	---
# of claims	---	384	---	209	3708	---	---	---	---
Lost workdays per closed claim, excluding pregnancy									
Your Company	31.4								
Industry median	---	29.0	---	24.0	25.0	---	---	---	---
Industry mean	---	42.0	---	26.2	37.9	---	---	---	---
# of employers	---	12	---	17	32	---	---	---	---
# of claims	---	328	---	185	3357	---	---	---	---
<b>How successful is the company at returning employees to work?</b>									
Claims reaching maximum benefit duration as a percentage of closed claims									
Your Company	8.8%								
Industry mean	---	4.7%	---	4.8%	7.1%	---	---	---	---
# of employers	---	13	---	17	33	---	---	---	---
# of claims	---	385	---	209	3721	---	---	---	---
Percentage of closed claims converted to ltd									
Your Company	4.2%								
Industry mean	---	---	---	---	10.0%	---	---	---	---
# of employers	---	---	---	---	11	---	---	---	---
# of claims	---	---	---	---	2045	---	---	---	---

The plan types in this report reflect the most common combinations of elimination period and maximum benefit duration observed among IBI benchmarking employers. They are not exhaustive of all observed or possible plan types. Employers may have more than one plan type.



Condition	Your Company			Industry			Mean	Median
	% of Closed Claims	% of Payments for Closed Claims	Lost Calendar Days per Closed Claim	% of Closed Claims	% of Payments for Closed Claims	Lost Calendar Days per Closed Claim		
Infectious and Parasitic Diseases	1.2%	2.0%	65.6	1.5%	1.4%	37.6	25.5	
Neoplasms	5.5%	7.0%	65.8	6.3%	8.1%	71.0	43	
Endocrine, Nutritional and Metabolic Diseases, and Immunity Disorders	3.3%	1.0%	66.2	2.3%	1.6%	44.0	34	
Diseases of the Blood and Blood-Forming Organs	0.1%	0.0%	27.0	0.1%	0.1%	56.8	42	
Mental Disorders	4.5%	4.8%	71.7	6.7%	8.0%	66.3	42	
Diseases of the Nervous System and Sense Organs	7.9%	5.6%	61.1	4.4%	4.9%	54.7	38	
Diseases of the Circulatory System	4.8%	12.6%	62.6	6.7%	7.5%	66.3	42	
Diseases of the Respiratory System	5.1%	7.2%	36.7	6.3%	2.4%	28.4	22	
Diseases of the Digestive System	12.2%	9.3%	37.8	9.3%	4.8%	37.3	30	
Diseases of the Genitourinary System	5.1%	4.2%	36.6	3.6%	2.2%	40.4	35	
Pregnancy, Childbirth, and the Puerperium	4.5%	8.6%	55.4	8.8%	9.3%	49.7	42	
Diseases of the Skin and Subcutaneous Tissue	1.6%	1.0%	35.7	1.2%	0.8%	42.4	29	
Diseases of the Musculoskeletal System And Connective Tissue	23.7%	22.4%	67.2	24.9%	30.0%	66.3	47	
Congenital Anomalies	3.6%	0.2%	73.3	0.4%	0.5%	66.0	42	
Certain Conditions Originating in the Perinatal Period	0.0%	0.0%		0.0%	0.0%	28.0	28	
Symptoms, Signs and Ill-Defined Conditions	5.8%	3.6%	66.0	3.1%	1.7%	33.4	21	
Injury and Poisoning	11.1%	11.5%	76.7	14.4%	16.7%	58.4	42	



TERM	DEFINITION
<b>Employer demographics</b>	
Covered lives	Number of full time equivalent (FTE) employees covered by an employer's STD program, averaged over the year. A full-time worker is counted as an FTE of 1.0 , while a half-time employee would count as an FTE of 0.5.
<b>Timing of claim</b>	
Active claims	Claims that were newly opened, were closed, or had any payments or lost work days during the calendar year. Claim that closed prior to the calendar year, or which remained opened but had no payment or lost time activity during the calendar year are excluded.
Closed claims	Claims with a closing date that occurred during the calendar year.
Open claims	Claims that had no closing date by the end of the calendar year.
New claims	Claim with a start date during the calendar year.
Claims reaching maximum benefit duration	Claims in which lost work days met or exceeded its plan type's maximum benefits duration.
<b>Claim type</b>	
Pregnancy claim	Claims for any pregnancy-related disability. Note: pregnancy need not end in childbirth to be included.
<b>Payments</b>	
Payments	Dollar value of claims payments.
<b>Lost time</b>	
Calendar days	Elapsed days on a 365-day year basis (including elimination period).
Workdays	Observed lost workdays (not including elimination period).
Calendar year lost workdays	Lost workdays claimed during the calendar year.
Lost workdays	Lost workdays claimed during the life of the claim.
<b>Plan type</b>	
Elimination period	The period of time after disability before STD benefits become payable.
Maximum benefits duration	The amount of time a disabled employee is eligible to continue receiving STD benefits.



METRIC	NUMERATOR	DENOMINATOR
<b>Claims Experience -- How well is the program working?</b>		
<b>How often is the program used by employees?</b>		
New claims per 100 covered lives	Number of new claims multiplied by 100	Average number of covered lives
Active claims per 100 covered lives	Number of active claims multiplied by 100	Average number of covered lives
New claims as percentage of active claims	Number of new claims	Number of active claims
Pregnancy claims as a percentage of new claims	Number of new pregnancy claims	Number of new claims
<b>How severe are the cases?</b>		
Calendar year payments per active claim	Calendar year payments for active claims	Number of active claims
Calendar year payments per covered life	Calendar year payments for active claims	Average number of covered lives
Payments per closed claim	Payments for closed claims	Number of closed claims
<b>How much lost work time does the program generate?</b>		
Calendar year lost workdays per 100 covered lives	Calendar year lost workdays (not including elimination period), multiplied by 100	Average number of covered lives
Calendar year lost workdays per active claim	Lost workdays (not including elimination period) for active claims	Number of active claims
Lost calendar days per closed claim	Number of calendar days for closed claims	Number of closed claims
Lost workdays per closed claim	Number of paid lost workdays for closed claims	Number of closed claims
<b>How successful is the company at returning employees to work?</b>		
Claims reaching maximum benefit duration as a percentage of closed claims	Number of closed claims reaching maximum benefit duration	Number of closed claims
Percentage of closed claims converted to ltd	Number of closed claims converted to LTD	Number of closed claims