



IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

LONG-TERM DISABILITY PROGRAM

PREPARED FOR

Calendar-Year Data: 2008

SIC Division: Sample (SIC code S)

Based exclusively on claims active during the calendar year

REPORT CONTENTS

CLAIM-LEVEL EXPERIENCE AS BASIS FOR METRIC CALCULATION

Section I. Results by Metric

Section II. Results by Plan Type

Glossary. Terminology and Metric Calculation

SAMPLE ONLY -- Not actual participant results

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	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
Claims Experience -- How well is the program working?									
How often is the program used by employees?									
Active claims per 1,000 covered lives	11.4	9.6	1.4	4.7	16.6	31.7	364	11,764	11.0
New claims per 1,000 covered lives	6.7	3.1	0.0	0.7	6.4	13.4	360	11,714	4.0
New claims as percentage of active claims	13.3%	0.0%	0.0%	0.0%	44.4%	100.0%	1,149	34,996	0.0%
New claims per closed claim	0.7	0.3	0.0	0.0	1.1	1.0	691	34,746	0.0
How severe are the cases?									
Calendar year claims payments per active claim	\$11,611	\$7,944	\$1,634	\$4,360	\$14,931	\$14,647	1,141	34,649	\$6,114
Claims payments to date per closed claim	\$43,691	\$11,360	\$1,413	\$6,643	\$46,414	\$116,640	690	10,377	\$19,601

* 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 Characteristics						
Elimination Period	< 90 days	90 - 179 days	180+ days	< 90 days	90 - 179 days	180+ days
Duration of Benefits	To normal retirement	To normal retirement	To normal retirement	Other duration	Other duration	Other duration
Plan Type Composition						
# of SIC employers with plan type	109	196	140	44	6	6
% of SIC employers with plan type	33.0%	31.1%	36.9%	7.4%	1.1%	1.1%
% of all employers with plan type	37.1%	14.6%	36.7%	10.6%	1.1%	1.7%
Claims Experience -- How well is the program working?						
How often is the program used by employees?						
New claims as percentage of active claims						
Industry median	0.0%	0.0%	0.0%			
Industry mean	16.7%	10.4%	11.4%			
# of employers	107	190	134			
# of claims	1103	1117	6966			
How severe are the cases?						
Calendar year claims payments per active claim						
Industry median	\$4,934	\$10,430	\$9,799			
Industry mean	\$10,431	\$16,431	\$14,746			
# of employers	106	190	131			
# of claims	1071	1109	6949			
Claims payments to date per closed claim						
Industry median			\$11,476			
Industry mean			\$41,111			
# of employers			137			
# of claims			1640			

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.



TERM	DEFINITION
Employer demographics	
Covered lives	Number of full time equivalent (FTE) employees covered by an employer's LTD 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.
Timing of claim	
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.
Payments	
Claims payments	Dollar value of claims payments.
Reserves	Calculations of future cost in a claim.
Plan type	
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
Claims Experience -- How well is the program working?		
How often is the program used by employees?		
Active claims per 1,000 covered lives	Number of active claims multiplied by 1,000	Average number of covered lives
New claims per 1,000 covered lives	Number of new claims multiplied by 1,000	Average number of covered lives
New claims as percentage of active claims	Number of new claims	Number of active claims
New claims per closed claim	Number of new claims	Number of closed claims
How severe are the cases?		
Calendar year claims payments per active claim	CY claims payments for active claims	Number of active claims
Claims payments to date per closed claim	Claims payments to date for closed claims	Number of closed claims