



# IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

## LONG-TERM DISABILITY PROGRAM

### PREPARED FOR

Employer: Sample Co.

SIC Division: S. Sample

Calendar-Year Data: 2008

Based exclusively on claims active during the calendar year

## REPORT CONTENTS

### Section I: Dashboard Metrics Scorecard

### Section II: Employer-level

- a. Results
- b. Results by Plan Type

### Section III: Claim-level

- a. Results
- b. Results by Plan Type
- c. Condition-specific

### Section IV: Glossary

- a. Terminology
- b. Metric Calculation

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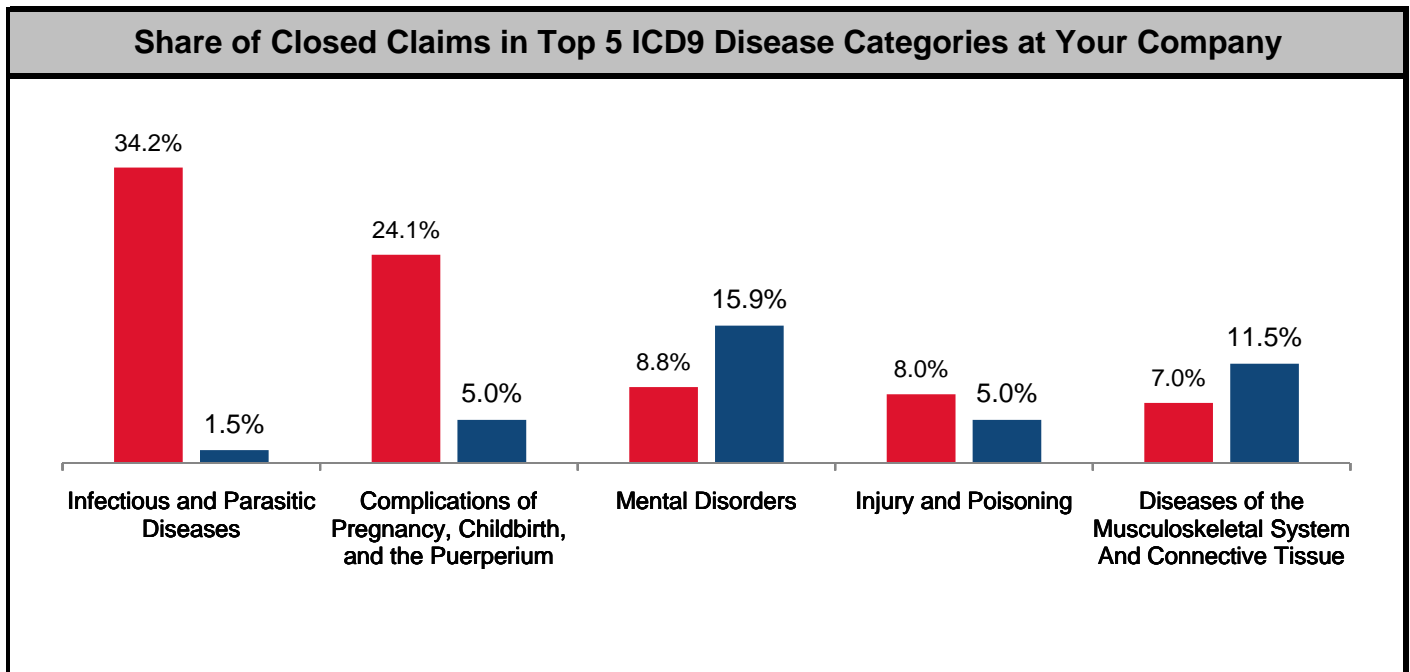
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## Employer Direct LTD Report -- Dashboard Metrics Scorecard

■ Your Company    
 ■ Group Average -- Employer-level\*    
 ■ Group Average -- Claims-level\*\*

Performance Area	Key Metrics and Results	
<b>Claims Experience</b>	Active claims per 1000 covered lives	<div style="display: flex; align-items: center;"> <div style="width: 16.6%; height: 15px; background-color: red; margin-right: 5px;"></div> <span>16.6</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 41.3%; height: 15px; background-color: green; margin-right: 5px;"></div> <span>41.3</span> </div>
	New claims per 1,000 covered lives	<div style="display: flex; align-items: center;"> <div style="width: 6.6%; height: 15px; background-color: red; margin-right: 5px;"></div> <span>6.6</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 7.7%; height: 15px; background-color: green; margin-right: 5px;"></div> <span>7.7</span> </div>
<b>Payments</b>	Calendar year claims payments per active claim	<div style="display: flex; align-items: center;"> <div style="width: 13.211%; height: 15px; background-color: red; margin-right: 5px;"></div> <span>\$13,211</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 14.714%; height: 15px; background-color: green; margin-right: 5px;"></div> <span>\$14,714</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 11.115%; height: 15px; background-color: blue; margin-right: 5px;"></div> <span>\$11,115</span> </div>
	Claims payments to date per closed claim	<div style="display: flex; align-items: center;"> <div style="width: 25.334%; height: 15px; background-color: red; margin-right: 5px;"></div> <span>\$25,334</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 33.794%; height: 15px; background-color: green; margin-right: 5px;"></div> <span>\$33,794</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 31.898%; height: 15px; background-color: blue; margin-right: 5px;"></div> <span>\$31,898</span> </div>
<b>Claims Inventory Burden</b>	New claims as a percentage of active claims	<div style="display: flex; align-items: center;"> <div style="width: 39.6%; height: 15px; background-color: red; margin-right: 5px;"></div> <span>39.6%</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 43.3%; height: 15px; background-color: green; margin-right: 5px;"></div> <span>43.3%</span> </div> <div style="display: flex; align-items: center; margin-top: 5px;"> <div style="width: 19.5%; height: 15px; background-color: blue; margin-right: 5px;"></div> <span>19.5%</span> </div>



\* The metric's arithmetic mean and related statistics are determined using *individual employers* in your industry comparison group as the basis for calculation

\*\* The metric's arithmetic mean, determined using *all claims* in your industry comparison group as the basis for calculation



	Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
<b>Claims Experience -- How well is the program working?</b>										
<b>How often is the program used by employees?</b>										
Active claims per 1,000 covered lives	16.6	41.3	9.9	4.4	4.7	17.7	34.7	393	44,794	14.0
New claims per 1,000 covered lives	6.6	7.7	3.4	0.0	0.7	7.3	13.4	390	44,713	4.0
New claims as percentage of active claims	39.6%	43.3%	0.0%	0.0%	0.0%	44.4%	100.0%	1,439	34,997	0.0%
New claims per closed claim	1.0	0.7	0.3	0.0	0.0	1.1	4.0	794	34,747	0.0
<b>How severe are the cases?</b>										
Calendar year claims payments per active claim	\$13,211	\$14,714	\$7,934	\$1,934	\$4,370	\$14,931	\$44,747	1,434	34,939	\$7,414
Claims payments to date per closed claim	\$25,334	\$33,794	\$41,370	\$4,443	\$7,943	\$39,344	\$149,740	790	10,377	\$19,904

\* 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
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**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	409	197	440	34	7	7
% of SIC employers with plan type	33.0%	31.1%	37.9%	7.3%	1.1%	1.1%
% of all employers with plan type	37.4%	43.7%	37.7%	10.9%	1.4%	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

<b>Your Company</b>	<b>39.6%</b>					
Industry median	0.0%	0.0%	0.0%			
Industry mean	47.7%	40.4%	44.3%			
# of employers	407	190	434			
# of claims	1103	4447	9977			

**How severe are the cases?**

Calendar year claims payments per active claim

<b>Your Company</b>	<b>\$13,211</b>					
Industry median	\$3,933	\$10,430	\$9,799			
Industry mean	\$10,334	\$19,434	\$14,747			
# of employers	407	190	434			
# of claims	1071	4409	9939			

Claims payments to date per closed claim

<b>Your Company</b>	<b>\$25,334</b>					
Industry median			\$41,379			
Industry mean			\$31,441			
# of employers			137			
# of claims			1940			

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.



	Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N 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 as percentage of active claims	39.6%	19.5%	0.0%	0.0%	0.0%	100.0%	100.0%	1,159	33,995	0.0%
<b>How severe are the cases?</b>										
Calendar year claims payments per active claim	\$13,211	\$11,115	\$8,593	\$555	\$1,115	\$13,801	\$15,011	1,151	33,859	\$5,590
Claims payments to date per closed claim	\$25,334	\$31,898	\$9,933	\$315	\$1,158	\$31,183	\$58,188	590	10,388	\$9,838

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

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



	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
<b>Plan Characteristics</b>						
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  
% of SIC employers with plan type  
% of all employers with plan type

109	195	130	53	5	5
33.0%	31.1%	35.9%	8.5%	1.1%	1.1%
38.1%	15.5%	35.8%	10.8%	1.1%	1.8%

**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>39.6%</b>				
Industry median	0.0%	0.0%	0.0%		
Industry mean	18.8%	35.1%	35.5%		
# of employers	108	190	133		
# of claims	1103	1118	8955		

**How severe are the cases?**

Calendar year claims payments per active claim

<b>Your Company</b>	<b>\$13,211</b>				
Industry median	\$3,535	\$8,518	\$5,313		
Industry mean	\$11,888	\$13,518	\$11,815		
# of employers	105	190	131		
# of claims	1081	1109	8959		

Claims payments to date per closed claim

<b>Your Company</b>	<b>\$25,334</b>				
Industry median			\$13,819		
Industry mean			\$31,138		
# of employers			138		
# of claims			1830		

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	
	% of Closed Claims	% of Payments Per Closed Claim	% of Closed Claims	% of Payments Per Closed Claim
Infectious and Parasitic Diseases	34.2%	40.8%	1.5%	3.8%
Neoplasms	3.3%	9.8%	15.3%	11.8%
Endocrine, Nutritional and Metabolic Diseases, and Immunity Disorders	0.6%	0.2%	1.3%	1.0%
Diseases of the Blood and Blood-Forming Organs	0.1%	0.2%	0.3%	0.1%
Mental Disorders	8.8%	12.1%	15.9%	18.1%
Diseases of the Nervous System and Sense Organs	2.4%	5.0%	8.1%	15.3%
Diseases of the Circulatory System	3.0%	5.5%	5.1%	13.8%
Diseases of the Respiratory System	3.1%	1.2%	1.8%	1.8%
Diseases of the Digestive System	2.0%	2.5%	1.3%	1.1%
Diseases of the Genitourinary System	0.9%	1.2%	1.1%	1.3%
Complications of Pregnancy, Childbirth, and the Puerperium	24.1%	2.4%	5.0%	0.8%
Diseases of the Skin and Subcutaneous Tissue	0.5%	1.0%	0.5%	0.8%
Diseases of the Musculoskeletal System And Connective Tissue	7.0%	8.3%	11.5%	10.8%
Congenital Anomalies	0.0%	0.0%	0.3%	0.3%
Certain Conditions Originating in the Perinatal Period	0.0%	0.0%	0.1%	0.0%
Symptoms, Signs and Ill-Defined Conditions	2.0%	1.6%	1.1%	1.8%
Injury and Poisoning	8.0%	8.2%	5.0%	5.3%
Other/Unknown				



TERM	DEFINITION
<b>Employer demographics</b>	
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.
<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.
<b>Payments</b>	
Claims payments	Dollar value of claims payments.
Reserves	Calculations of future cost in a 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>		
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
<b>How severe are the cases?</b>		
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