



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

CLAIM-LEVEL EXPERIENCE AS BASIS FOR METRIC CALCULATION

Section I. Results by Metric

Section II. Results by Plan Type

Section III. Condition-specific

Glossary. Terminology and Metric Calculation

SAMPLE ONLY -- Not actual participant results

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Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
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Claims Experience -- How well is the program working?

How often is the program used by employees?

New claims as percentage of active claims	21.6%	16.5%	0.0%	0.0%	0.0%	100.0%	100.0%	1,156	34,667	0.0%
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How severe are the cases?

Calendar year claims payments per active claim	\$11,409	\$11,115	\$5,563	\$557	\$1,117	\$14,501	\$17,011	1,151	34,556	\$5,760
Claims payments to date per closed claim	\$50,623	\$31,666	\$6,643	\$315	\$1,176	\$31,163	\$75,155	760	10,366	\$6,546

* 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
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
 % of SIC employers with plan type
 % of all employers with plan type

106	167	140	54	7	7
33.0%	31.1%	37.6%	6.5%	1.1%	1.1%
36.1%	15.7%	37.6%	10.5%	1.1%	1.6%

Claims Experience -- How well is the program working?

How often is the program used by employees?

New claims as percentage of active claims

Your Company	15.8%	12.3%			
Industry median	0.0%	0.0%	0.0%		
Industry mean	15.6%	37.1%	37.7%		
# of employers	106	160	134		
# of claims	1103	1116	5677		

How severe are the cases?

Calendar year claims payments per active claim

Your Company	\$5,764	\$9,465			
Industry median	\$4,737	\$6,516	\$7,414		
Industry mean	\$11,666	\$14,516	\$11,615		
# of employers	107	160	131		
# of claims	1061	1106	5656		

Claims payments to date per closed claim

Your Company	\$10,245	\$11,567			
Industry median			\$13,516		
Industry mean			\$31,135		
# of employers			136		
# of claims			1540		

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.



LTD Report, Section III: Sample Co.
Results by Condition: Claim-level experience **SAMPLE ONLY -- Not actual participant results**

Calendar-year Data: 2008
 SIC Division: S. Sample

Condition	Your Company		Industry	
	% of Closed Claims	% of Payments Per Closed Claim	% of Closed Claims	% of Payments Per Closed Claim
Infectious and Parasitic Diseases	13.6%	4.5%	1.7%	3.6%
Neoplasms	31.8%	5.8%	17.4%	11.6%
Endocrine, Nutritional and Metabolic Diseases, and Immunity Disorders	22.7%	7.9%	1.4%	1.0%
Diseases of the Blood and Blood-Forming Organs	9.1%	2.1%	0.3%	0.1%
Mental Disorders	13.6%	2.8%	17.6%	16.1%
Diseases of the Nervous System and Sense Organs	9.1%	1.1%	6.1%	15.3%
Diseases of the Circulatory System	13.6%	2.2%	7.1%	13.5%
Diseases of the Respiratory System	31.8%	5.9%	1.6%	1.5%
Diseases of the Digestive System	18.2%	4.1%	1.3%	1.1%
Diseases of the Genitourinary System	13.6%	4.6%	1.1%	1.4%
Complications of Pregnancy, Childbirth, and the Puerperium	22.7%	6.3%	7.0%	0.5%
Diseases of the Skin and Subcutaneous Tissue	13.6%	3.1%	0.7%	0.5%
Diseases of the Musculoskeletal System And Connective Tissue	27.3%	5.1%	11.5%	10.5%
Congenital Anomilies	18.2%	3.7%	8.3%	8.4%
Certain Conditions Originating in the Perinatal Period	31.8%	8.6%	8.8%	8.1%
Symptoms, Signs and Ill-Defined Conditions	9.1%	2.7%	1.1%	1.5%
Injury and Poisoning	18.2%	4.9%	7.0%	5.3%
Other/Unknown				



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