



IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

SHORT-TERM DISABILITY PROGRAM

Calendar-Year Data: 2008

SIC Division: Sample (SIC code S)

Based exclusively on claims active during the calendar year

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SAMPLE ONLY -- Not actual participant results

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STD Report, Section I

Results by Metric: Claim-level experience **SAMPLE ONLY -- Not actual participant results**

Calendar-Year Data: 2008

SIC Division: S. Sample

	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?									
New claims as percentage of active claims	77.4%	100.0%	0.0%	100.0%	100.0%	100.0%	1,458	177,513	100.0%
Pregnancy claims as a percentage of new claims	10.3%	0.0%	0.0%	0.0%	0.0%	100.0%	1,147	185,171	0.0%
How severe are the cases?									
Calendar year claims payments per active claim	\$3,014	\$1,543	\$115	\$517	\$3,483	\$7,545	1,414	110,184	\$1,757
Claims payments to date per closed claim	\$3,308	\$1,440	\$143	\$554	\$4,055	\$7,313	1,341	181,088	\$1,788
How much lost work time does the program generate?									
Calendar year lost workdays per active claim	31.5	11.0	4.0	8.0	41.0	71.0	1,353	105,814	15.0
Lost calendar days per closed claim	57.4	41.0	11.0	10.0	71.0	134.0	1,585	141,044	47.0
How successful is the company at returning employees to work?									
Claims reaching maximum benefit duration as a percentage of closed claims	5.5%	0.0%	0.0%	0.0%	0.0%	0.0%	1,715	175,130	0.0%

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

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



STD Report, Section II: Sample Co.
Results by Plan Type: Claim-level experience **SAMPLE ONLY -- Not actual participant results**

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

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	1 week	2 weeks	Up to 1 day	2-6 days	1 week	9-13 days	2 weeks	21+ days
Duration of benefits	Up to 13 weeks	Up to 13 weeks	Up to 13 weeks	24-26 weeks	24-26 weeks	24-26 weeks	24-26 weeks	24-26 weeks	24-26 weeks

Plan Type Composition

# of SIC employers with plan type	73	458	131	347		1374	114	158	71
% of SIC employers with plan type	4.1%	11.8%	4.5%	17.3%		48.0%	5.7%	7.8%	3.5%
% of all employers with plan type	3.7%	15.4%	13.0%	11.1%		57.1%	5.0%	10.7%	4.5%

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	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%
Industry mean	77.8%	83.1%	80.3%	80.0%		78.0%	80.7%	75.4%	78.1%
# of employers	73	458	131	347		1374	114	158	71
# of claims	4118	14155	1051	30433		77374	711	4175	383

Pregnancy claims as a percentage of new claims

Industry median	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
Industry mean	7.0%	14.4%	17.3%	7.7%		11.1%	17.4%	11.8%	13.7%
# of employers	70	437	117	315		1181	111	151	47
# of claims	3443	15137	1751	17401		77744	454	3457	350

How severe are the cases?

Calendar year claims payments per active claim

Industry median	\$1,774	\$1,135	\$1,510	\$1,000		\$1,550	\$1,451	\$1,144	\$1,700
Industry mean	\$3,075	\$1,178	\$1,085	\$3,570		\$1,734	\$1,737	\$3,775	\$1,481
# of employers	40	414	114	131		1131	77	137	47
# of claims	1113	11171	1818	15848		55111	477	3531	114

Claims payments to date per closed claim

Industry median	\$1,014	\$1,184	\$1,454	\$1,073		\$1,418	\$1,713	\$1,450	\$1,700
Industry mean	\$3,143	\$1,148	\$1,117	\$3,774		\$3,045	\$3,074	\$4,314	\$1,734
# of employers	54	405	115	110		1185	74	134	47
# of claims	1054	11441	1715	14474		50575	441	3177	101

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.



STD Report, Section II: Sample Co.
Results by Plan Type: Claim-level experience **SAMPLE ONLY -- Not actual participant results**

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

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I
How much lost work time does the program generate?									
Calendar year lost workdays per active claim									
Industry median	14.0	11.0	13.0	13.0		13.0	14.0	14.0	11.0
Industry mean	17.0	15.7	17.7	31.0		31.0	35.1	34.1	31.0
# of employers	71	441	115	345		1351	114	155	47
# of claims	1045	14440	1804	18703		73113	487	3834	378
Lost calendar days per closed claim									
Industry median	47.0	43.0	51.0	37.0		43.0	47.0	57.0	75.0
Industry mean	40.8	48.3	57.4	51.3		58.7	45.1	77.5	100.0
# of employers	77	448	114	334		1344	111	154	44
# of claims	3437	15044	1783	17173		77741	414	3704	353
How successful is the company at returning employees to work?									
Claims reaching maximum benefit duration as a percentage of closed claims									
Industry median	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
Industry mean	17.3%	8.4%	15.5%	3.4%		3.5%	7.4%	7.0%	
# of employers	17	347	87	131		885	17	100	
# of claims	1117	11443	1571	15358		44080	318	3140	

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.



STD 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	% of Closed Claims	% of Payments Per Closed Claim
Infectious and Parasitic Diseases	3.7%	3.7%
Neoplasms	5.8%	8.1%
Endocrine, Nutritional and Metabolic Diseases, and Immunity Disorders	1.4%	1.1%
Diseases of the Blood and Blood-Forming Organs	0.1%	0.1%
Mental Disorders	5.1%	4.5%
Diseases of the Nervous System and Sense Organs	4.1%	4.3%
Diseases of the Circulatory System	4.8%	7.1%
Diseases of the Respiratory System	5.4%	1.3%
Diseases of the Digestive System	8.5%	5.3%
Diseases of the Genitourinary System	5.0%	3.1%
Complications of Pregnancy, Childbirth, and the Puerperium	8.8%	13.8%
Diseases of the Skin and Subcutaneous Tissue	1.7%	1.0%
Diseases of the Musculoskeletal System And Connective Tissue	11.0%	15.4%
Congenital Anomilies	0.3%	0.4%
Certain Conditions Originating in the Perinatal Period	0.0%	0.0%
Symptoms, Signs and Ill-Defined Conditions	3.7%	1.5%
Injury and Poisoning	15.1%	13.8%
Other/Unknown		



TERM	DEFINITION
Employer demographics	
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.
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.
Claims reaching maximum benefit duration	Claims in which lost work days met or exceeded its plan type's maximum benefits duration.
Claim type	
Advice to Pay (ATP)	Payments made directly by employer with recommendations from disability plan supplier. Note: for this reason, ATP benchmarking claims frequently lack information on payment amounts.
Pregnancy claim	Claims for any pregnancy-related disability. Note: pregnancy need not end in childbirth to be included.
Payments	
Claims payments	Dollar value of claims payments.
Lost time	
Calendar days	Elapsed days on a 365-day year basis.
Workdays	Observed lost workdays (not including elimination period).
CY lost workdays	Lost workdays claimed during the calendar year.
Lost workdays to date	Lost workdays claimed during the life of the 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?		
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
How severe are the cases?		
Calendar year claims payments per active claim	CY claims payments for active claims	Number of active claims
Calendar year claims payments per covered life	CY claims payments for active claims	Average number of covered lives
Claims payments to date per closed claim	Claims payments to date for closed claims	Number of closed claims
How much lost work time does the program generate?		
Calendar year lost workdays per 100 covered lives	CY 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
How successful is the company at returning employees to work?		
Claims reaching maximum benefit duration as a percentage of closed claims	Number of closed claims reaching maximum benefit duration	Number of closed claims