



# IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

## SHORT-TERM DISABILITY PROGRAM

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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: Employer-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*
<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	7.7	5.7	1.5	3.0	10.1	15.1	1,750	150,513	5.5
Active claims per 100 covered lives	9.1	7.0	1.7	3.7	11.7	17.5	1,750	150,513	5.7
New claims as percentage of active claims	71.1%	91.0%	37.0%	75.0%	100.0%	100.0%	1,731	190,135	91.3%
Pregnancy claims as a percentage of new claims	11.7%	3.1%	0.0%	0.0%	17.1%	37.0%	1,353	190,773	13.1%
<b>How severe are the cases?</b>									
Calendar year claims payments per active claim	\$1,111	\$1,779	\$570	\$1,000	\$3,001	\$3,305	1,155	107,111	\$1,105
Calendar year claims payments per covered life	\$175	\$111	\$11	\$39	\$131	\$375	1,511	117,553	\$131
Claims payments to date per closed claim	\$1,571	\$1,135	\$595	\$1,179	\$3,197	\$5,131	1,317	190,353	\$1,351
<b>How much lost work time does the program generate?</b>									
Calendar year lost workdays per 100 covered lives	177.9	190.0	33.0	93.0	331.5	535.5	1,531	99,795	157.7
Calendar year lost workdays per active claim	33.1	31.0	13.3	10.0	37.9	51.1	1,350	101,153	15.0
Lost calendar days per closed claim	56.5	57.7	31.0	37.1	70.0	115.3	1,510	157,553	55.0
<b>How successful is the company at returning employees to work?</b>									
Claims reaching maximum benefit duration as a percentage of closed claims	7.5%	0.0%	0.0%	0.0%	11.7%	13.6%	1,795	173,155	0.0%

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

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



**STD Report, Section II**  
**Results by Plan Type: Employer-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	359	131	337		1373	115	159	71
% of SIC employers with plan type	3.1%	11.9%	5.5%	17.3%		59.0%	5.7%	7.9%	3.5%
% of all employers with plan type	3.7%	15.3%	13.0%	11.1%		57.1%	5.0%	10.7%	3.5%

**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%	93.5%		91.1%	100.0%	100.0%	100.0%
Industry mean	90.1%	77.9%	77.3%	75.5%		73.0%	90.5%	75.7%	79.5%
# of employers	73	359	131	337		1373	115	159	71
# of claims	3119	15155	1051	30333		77373	711	3175	393

Pregnancy claims as a percentage of new claims

Industry median	0.0%	5.5%	15.1%	0.0%		0.0%	0.0%	0.0%	0.0%
Industry mean	11.1%	15.5%	11.1%	7.9%		11.7%	15.3%	13.7%	17.5%
# of employers	70	337	117	315		1191	111	151	57
# of claims	3553	15137	1751	17301		77733	553	3557	350

**How severe are the cases?**

Calendar year claims payments per active claim

Industry median	\$1,055	\$1,751	\$1,133	\$1,535		\$1,917	\$1,017	\$1,177	\$1,755
Industry mean	\$1,305	\$1,005	\$1,390	\$1,955		\$1,171	\$3,313	\$1,777	\$3,155
# of employers	50	313	115	131		1131	77	137	37
# of claims	1113	11171	1919	15959		55111	377	3531	113

Claims payments to date per closed claim

Industry median	\$1,119	\$1,753	\$1,195	\$1,735		\$1,135	\$1,007	\$1,375	\$1,575
Industry mean	\$1,511	\$1,113	\$1,559	\$3,131		\$1,573	\$3,330	\$3,100	\$3,513
# of employers	55	305	115	110		1195	75	135	37
# of claims	1053	11351	1715	13373		50575	331	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**  
**Results by Plan Type: Employer-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
<b>How much lost work time does the program generate?</b>									
Calendar year lost workdays per active claim									
Industry median	15.9	15.5	15.7	31.5		31.5	31.3	31.5	19.5
Industry mean	17.3	17.1	17.1	33.5		33.5	37.0	35.1	31.9
# of employers	71	331	115	335		1351	115	155	57
# of claims	1055	13350	1905	19703		73113	597	3933	379
Lost calendar days per closed claim									
Industry median	31.5	51.0	53.9	50.7		50.3	59.1	59.1	79.0
Industry mean	35.7	59.7	59.3	55.3		73.7	55.5	75.3	115.1
# of employers	77	339	115	335		1333	111	155	55
# of claims	3537	15055	1793	17173		77751	515	3703	353
<b>How successful is the company at returning employees to work?</b>									
Claims reaching maximum benefit duration as a percentage of closed claims									
Industry median	5.9%	0.0%	5.7%	0.0%		0.0%	0.0%	0.0%	0.0%
Industry mean	15.9%	10.3%	13.5%	1.7%		5.0%	3.7%	9.3%	9.6%
# of employers	17	337	97	131		995	17	100	55
# of claims	1117	11333	1571	15359		55090	319	3130	353

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
<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>	
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.
<b>Payments</b>	
Claims payments	Dollar value of claims payments.
<b>Lost time</b>	
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.
<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 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
<b>How much lost work time does the program generate?</b>		
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
<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