

Short-Term Disability Leave

IBI Benchmarking Portal

Sample Report



Key Performance Indicators



Key Performance Indicators

Short Term Disability

Claim Count

1,000

Long Term Disability

Claim Count

2,000

Workers' Compensation

Claim Count

3,000

Family and Medical Leave

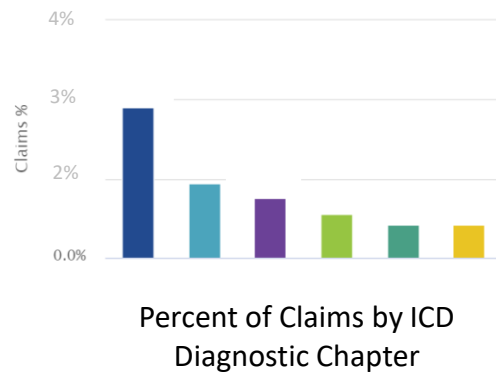
Leave Count

4,000

Areas of Interest

Short Term Disability

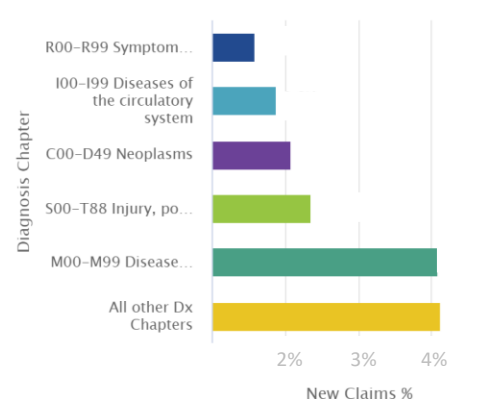
STD Claims Top 5 Diagnoses



> INSPECT FURTHER

Long Term Disability

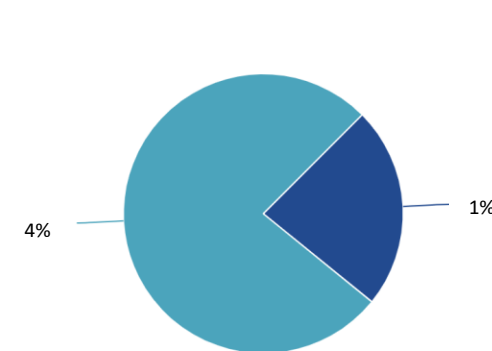
Top 5 Drivers of New LTD Claims



> INSPECT FURTHER

Workers' Compensation

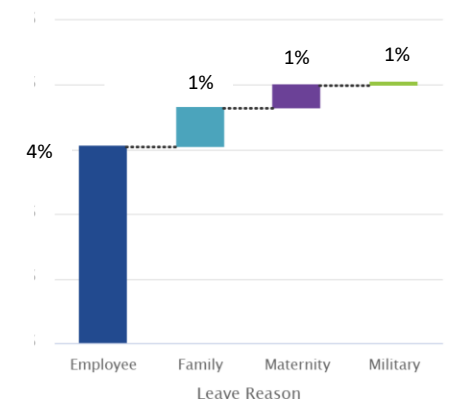
Leave Type: Medical vs Indemnity



> INSPECT FURTHER

Family and Medical Leave

Leave Count by Reason



> INSPECT FURTHER

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

STD Claims Summary



IBI BENCHMARKING PORTAL [New claims/100 lives, with and without pregnancy % band >](#)

Jump To: 1. Claims Summary ☐ Maintain Filters

1. STD Claims Summary

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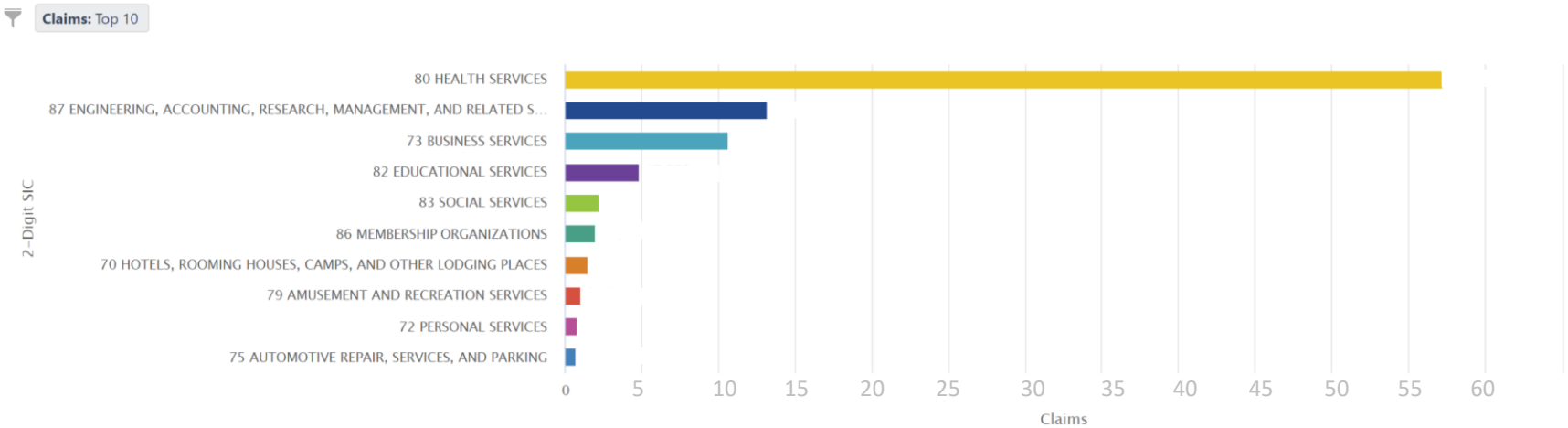
Group Averages -

Calendar Year	2021
New Claims per 100 Covered Lives	1.1
New claims per 100 Covered Lives Excluding Pregnancy	0.8
Active Claims per 100 Covered Lives	1.2
New Claims as a Percentage of Active Claims	10%
Pregnancy Claims as a Percentage of New Claims	20%

Covered Lives and Claims by SIC Code -

View of Claims Paid from Jan 2021 through Dec 2021

[FULLSCREEN](#)



****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

New Claims per 100 Lives, with and without Pregnancy % Band



Explore > Main Menu > IBI > Short Term Disability (STD) > 1a. New claims/100 lives, with and without pregnancy % band

< 1. STD Claims Summary 1b. Active claims/100 lives % band >

Jump To: 1a. New claims/100 lives, with and without pregnancy % band Maintain Filters

1a. New claims/100 lives, with and without pregnancy % band

SAVE FILTERS EXPORT MORE

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: New claims per 100 covered lives - Short Term Disability View of Claims

Calendar Year	2021
New Claims per 100 Covered Lives	1.2

% Band: New claims per 100 covered lives - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

New claims per 100 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New Claims per 100 Covered Lives	1.2	1.3	1.4	1.5	1.6

Average: New claims per 100 covered lives excl preg - Short Term Disability View

Calendar Year	2021
New claims per 100 Covered Lives Excluding Pregnancy	1.3

% Band: New claims per 100 covered lives excluding preg - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

New claims per 100 covered lives excl pregnancy - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New claims per 100 Covered Lives Excluding Pregnancy	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Active Claims per 100 Lives % Band



Explore > Main Menu > IBI > Short Term Disability (STD) > 1b. Active claims/100 lives % band

[< 1a. New claims/100 lives, with and without pregnancy % band](#)

[1c. New claims as % of active claims, and pregnancy claims as a % of new claims % band >](#)

Jump To: [1b. Active claims/100 lives % band](#)

☐ Maintain Filters

1b. Active claims/100 lives % band

[<](#) [v](#) [SAVE](#) [FILTERS](#) [EXPORT](#) [MORE](#)

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: Active claims per 100 covered lives - Short Term Disability View of Claim		% Band: Active claims per 100 covered lives - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021					
Calendar Year	2021	Active claims per 1... 8% - 12%,23% - 27%...					
Active Claims per 100 Covered Lives	1.2	Active claims per 100 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
		Active Claims per 100 Covered Lives	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

New Claims as % of Active Claims & Pregnancy Claims as a % of New Claims % Band

IBI

IBI BENCHMARKING PORTAL

Explore > Main Menu > IBI > Short Term Disability (STD) > 1c. New claims as % of active claims, and pregnancy claims as a % of new claims % band

1b. Active claims/100 lives % band2. STD Cost Summary >

Jump To: 1c. New claims as % of active claims, and pregnancy claims as a % of new claims % band

1c. New claims as % of active claims, and pregnancy claims as a % of new claims % band

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: New claims as a percentage of active claims - Short Term Disability View

Calendar Year	2021
New Claims as a Percentage of Active Claims	1.0 %

% Band: New claims as a percentage of active claims - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

New claims as % of...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New Claims as a Percentage of Active Claims	1.2	1.3	1.4	1.5	1.6

Average: Pregnancy claims as percentage of new claims - Short Term Disability View

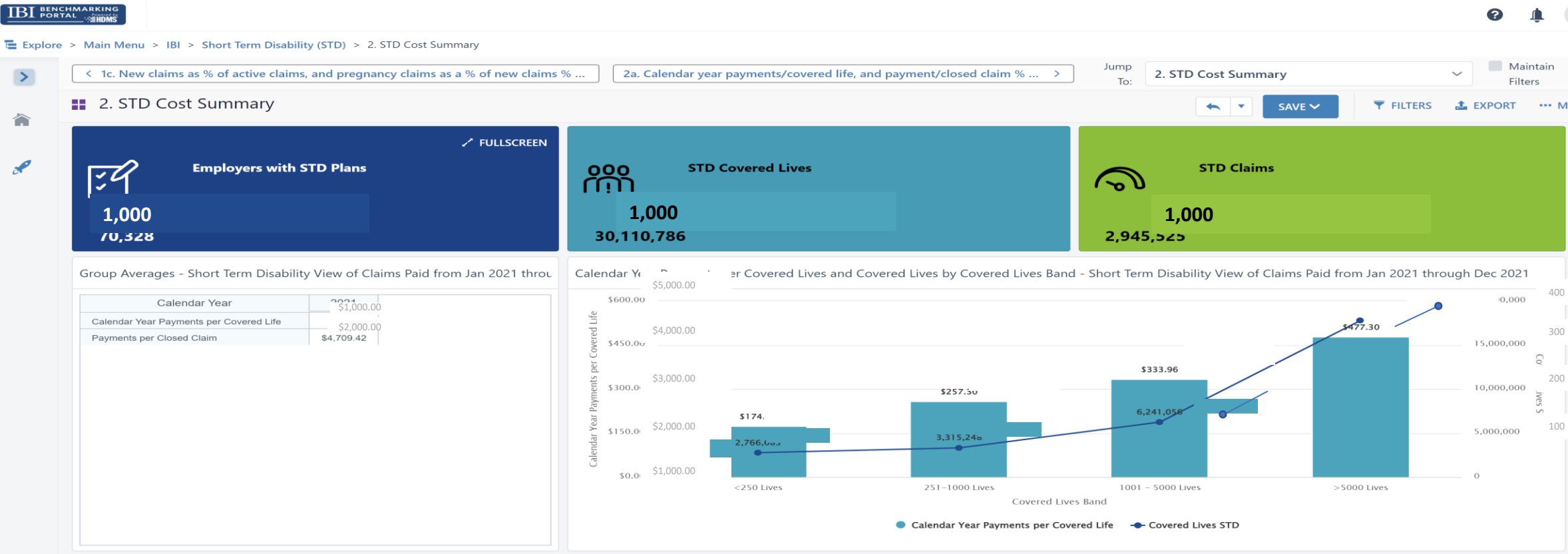
Calendar Year	2021
Pregnancy Claims as a Percentage of New Claims	2.0 %

% Band: Pregnancy claims as a percentage of new claims - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Pregnancy claims as % of...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Pregnancy Claims as a Percentage of New Claims	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

STD Cost Summary



Payments per Closed Claims by Wage Replacement Rate - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021



****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Calendar Year Payments/Covered Life & Payment/Closed Claim % Band

IBI

IBI BENCHMARKING PORTAL

Explore > Main Menu > IBI > Short Term Disability (STD) > 2a. Calendar year payments/covered life, and payment/closed claim % band

IBI BENCHMARKING PORTAL

Jump To: 2a. Calendar year payments/covered life, and pay

Maintain Filters

2a. Calendar year payments/covered life, and payment/closed claim % band

2. STD Cost Summary3. STD Duration Summary

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: Calendar year payments per covered lives

Calendar Year	2021
Calendar Year Payments per Covered Life	\$1,000.00

Average: Payments per closed claim

Calendar Year	2021
Payments per Closed Claim	\$2,000.00

% Band: Calendar year payments per covered lives

Calendar year pay... 8% - 12%,23% - 27%...

Calendar year payments per covered life - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Calendar Year Payments per Covered Life	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

% Band: Payments per closed claim

Payments per close... 8% - 12%,23% - 27%...

Payments per closed claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Payments per Closed Claim	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

3. STD Duration Summary

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Employers with STD Plans

1,000

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STD Covered Lives

1,000

📝

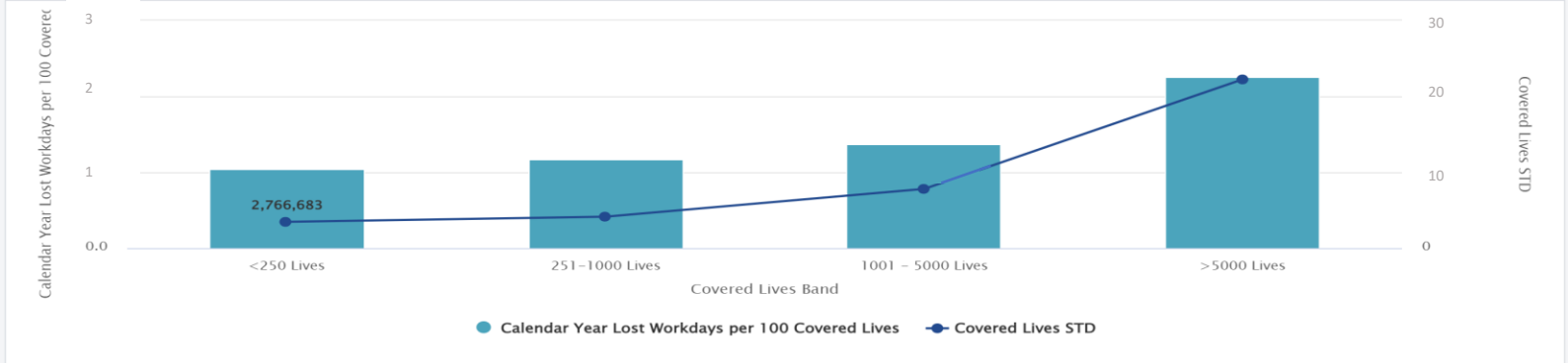
STD Claims

1,000

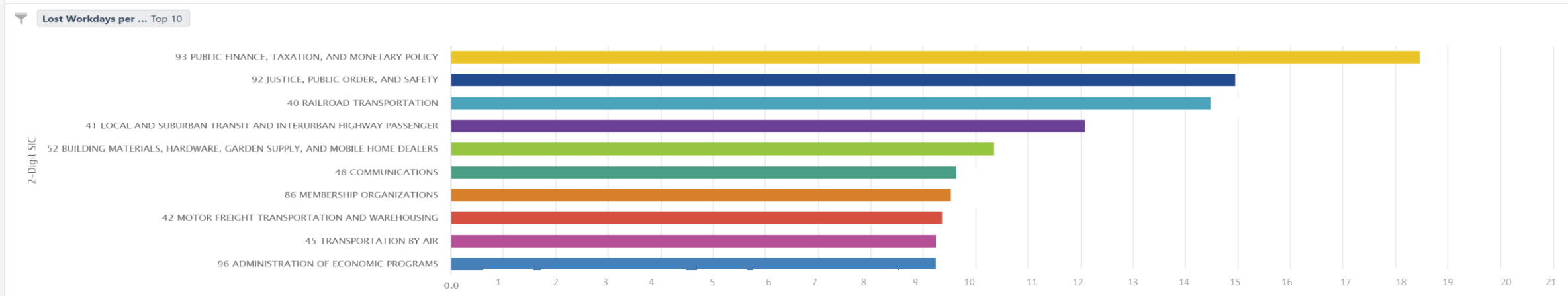
Group Averages - Short Term Disability View of Claims Paid from [FULLSCREEN](#)

Calendar Year	2021
Calendar Year Lost Workdays per 100 Covered Lives	1
Calendar Year Lost Calendar per 100 Covered Lives	2
Calendar Year Lost Workdays per Active Claim	3
Lost Calendar Days per Closed Claim	4
Lost Calendar Days per Closed Claim Excluding Pregnancy	5
Lost Workdays per Closed Claim	6
Lost Workdays per Closed Claim Excluding Pregnancy	7

Calendar Year Lost Workdays per 100 Covered Lives and Covered Lives by Covered Lives Band - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021



Lost Workdays per Closed Claims by SIC Code - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021



****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Calendar Year Lost Work & Lost Calendar Days per 100 lives % Band



IBI BENCHMARKING PORTAL

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Explore > Main Menu > IBI > Short Term Disability (STD) > 3a. Calendar year lost work and lost calendar days/100 lives % band

< 3. STD Duration Summary

3b. Calendar year lost workdays/active claim % band >

Jump To: 3a. Calendar year lost work and lost calendar day

Maintain Filters

3a. Calendar year lost work and lost calendar days/100 lives % band

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Employers with STD Plans

1,000

👤

STD Covered Lives

1,000

📝

STD Claims

1,000

Average: Calendar year lost workdays per 100 covered lives - Short Term Disability View

Calendar Year	2021
Calendar Year Lost Workdays per 100 Covered Lives	2

% Band: Calendar year lost workdays per 100 covered lives - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Calendar year lost ... 8% - 12%,23% - 27%...

Calendar year lost workdays per 100 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Calendar Year Lost Workdays per 100 Covered Lives	1.2	1.3	1.4	1.5	1.6

Average: Calendar year lost calendar days per 100 covered lives - Short Term Disability

Calendar Year	2021
Calendar Year Lost Calendar per 100 Covered Lives	2

% Band: Calendar year lost calendar days per 100 covered lives - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Calendar year lost ... 8% - 12%,23% - 27%...

Calendar year lost calendar days per 100 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Calendar Year Lost Calendar per 100 Covered Lives	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Calendar Year Lost Workdays per Active Claim % Band



IBI BENCHMARKING PORTAL

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Explore > Main Menu > IBI > Short Term Disability (STD) > 3b. Calendar year lost workdays/active claim % band

< 3a. Calendar year lost work and lost calendar days/100 lives % band

3c. Lost calendar days/closed claim, with and without pregnancy % band >

Jump To: 3b. Calendar year lost workdays/active claim % band

Maintain Filters

3b. Calendar year lost workdays/active claim % band

⏮️ ⏭️ SAVE FILTERS EXPORT MORE

📝 FULLSCREEN DESIGN

📝

Employers with STD Plans

1,000

👥 STD Covered Lives

1,000

📝 STD Claims

1,000

Average: Calendar year lost workdays per active claim - Short Term Disability View

Calendar Year	2021
Calendar Year Lost Workdays per Active Claim	1.2

% Band: Calendar year lost workdays per active claim - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

🔼 Calendar year lost ... 8% - 12%,23% - 27%...

Calendar year lost workdays per active claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Calendar Year Lost Workdays per Active Claim	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Lost Calendar Days per Closed Claim, with and without Pregnancy % Band



Explore > Main Menu > IBI > Short Term Disability (STD) > 3c. Lost calendar days/closed claim, with and without pregnancy % band



< 3b. Calendar year lost workdays/active claim % band 3d. Lost workdays/closed claim, with and without pregnancy % band >

Jump To: 3c. Lost calendar days/closed claim, with and without pregnancy % band Maintain Filters

3c. Lost calendar days/closed claim, with and without pregnancy % band

SAVE FILTERS EXPORT MORE

Employers with STD Plans

1,000

STD Covered Lives

1,000

FULLSCREEN DESIGN

STD Claims

1,000

Average: Lost calendar days per closed claim - Short Term Disability View of Claim

Calendar Year	2021
Lost Calendar Days per Closed Claim	1.2

% Band: Lost calendar days per closed claim - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Lost calendar days ... 8% - 12%, 23% - 27%...

Lost calendar days per closed claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Lost Calendar Days per Closed Claim	1.2	1.3	1.4	1.5	1.6

Average: Lost calendar days per closed claim excl pregnancy - Short Term Disability View of Claims

Calendar Year	2021
Lost Calendar Days per Closed Claim Excluding Pregnancy	1.2

% Band: Lost calendar days per closed claim excl pregnancy - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Lost calendar days ... 8% - 12%, 23% - 27%...

Lost calendar days per closed claim excl pregnancy - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Lost Calendar Days per Closed Claim Excluding Pregnancy	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Lost Workdays per Closed Claim, with and without Pregnancy % Band



IBI BENCHMARKING PORTAL

Explore > Main Menu > IBI > Short Term Disability (STD) > 3d. Lost workdays/closed claim, with and without pregnancy % band

3c. Lost calendar days/closed claim, with and without pregnancy ...

3e. Claims reaching max benefit as % of closed claims, and % of closed claims converted to LT...

Jump To: 3d. Lost workdays/closed claim, with and withl

Maintain Filters

3d. Lost workdays/closed claim, with and without pregnancy % band

SAVE

FILTERS

EXPORT

MORE

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: Lost workdays per closed claim - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Calendar Year	2021
Lost Workdays per Closed Claim	1.2

% Band: Lost workdays per closed claim - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Lost workdays per ... 8% - 12%,23% - 27%...

Lost workdays per closed claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Lost Workdays per Closed Claim	1.2	1.3	1.4	1.5	1.6

Average: Lost workdays per closed claim excl pregnancy - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Calendar Year	2021
Lost Workdays per Closed Claim Excluding Pregnancy	1.2

% Band: Lost workdays per closed claim excl pregnancy - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Lost calendar days ... 8% - 12%,23% - 27%...

Lost calendar days per closed claim excl pregnancy - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Lost Workdays per Closed Claim Excluding Pregnancy	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

IBI BENCHMARKING PORTAL

Explore > Main Menu > IBI > Short Term Disability (STD) > 3e. Claims reaching max benefit as % of closed claims, and % of closed claims converted to LTD % band

3d. Lost workdays/closed claim, with and without pregnancy % band4. STD Plan Type Summary

Jump To: 3e. Claims reaching max benefit as % of closed cl

Maintain Filters

3e. Claims reaching max benefit as % of closed claims, and % of closed claims converted to LTD % band

Employers with STD Plans

1,000

STD Covered Lives

1,000

STD Claims

1,000

Average: Claims reaching max benefit duration as a % of closed claims - Short Term Disability

Calendar Year	2021
Claims Reaching Maximum Benefit Duration as a Percentage of Closed Claims	1.2

% Band: Claims reaching max benefit duration as a % of closed claims - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Claims reaching m...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Claims Reaching Maximum Benefit Duration as a Percentage of Closed Claims	1.2	1.3	1.4	1.5	1.6

Average: Percentage of closed claims converted to LTD - Short Term Disability View of Claims

Calendar Year	2021
Percentage of Closed Claims Converted to LTD	1.2

% Band: Percentage of closed claims converted to LTD - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021

Percentage of clos...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Percentage of Closed Claims Converted to LTD	1.2	1.3	1.4	1.5	1.6

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

STD Plan Type Summary



Explore > Main Menu > IBI > Short Term Disability (STD) > 4. STD Plan Type Summary



< 3e. Claims reaching max benefit as % of closed claims, and % of closed claims converted to LTD % band

5. STD Condition Specific Summary >

Jump To: 4. STD Plan Type Summary ☐ Maintain Filters

4. STD Plan Type Summary

[←](#) [SAVE](#) [FILTERS](#) [EXPORT](#) [MORE](#)

Employers with STD Plans

[FULLSCREEN](#) [DESIGN](#)

1,000

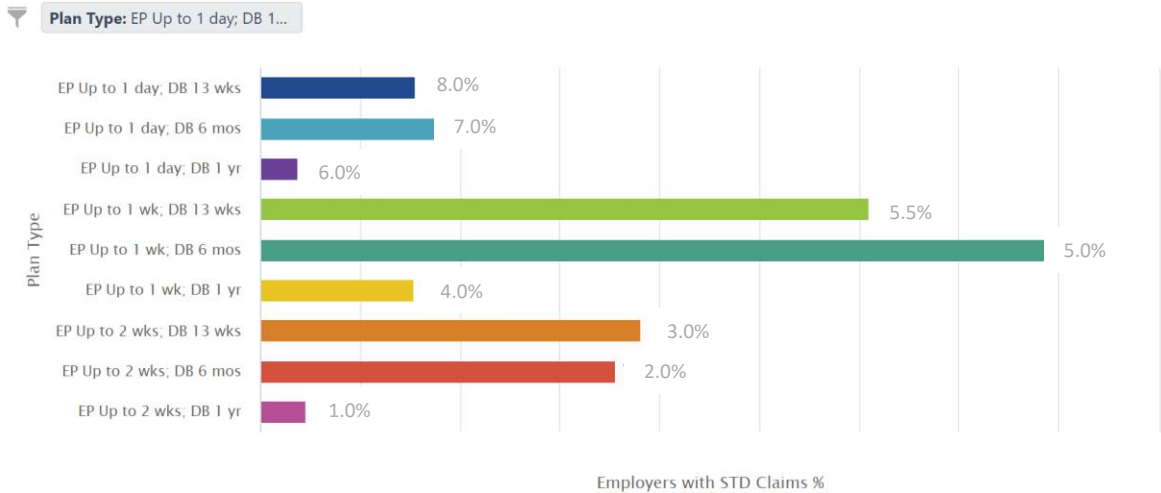
STD Covered Lives

1,000

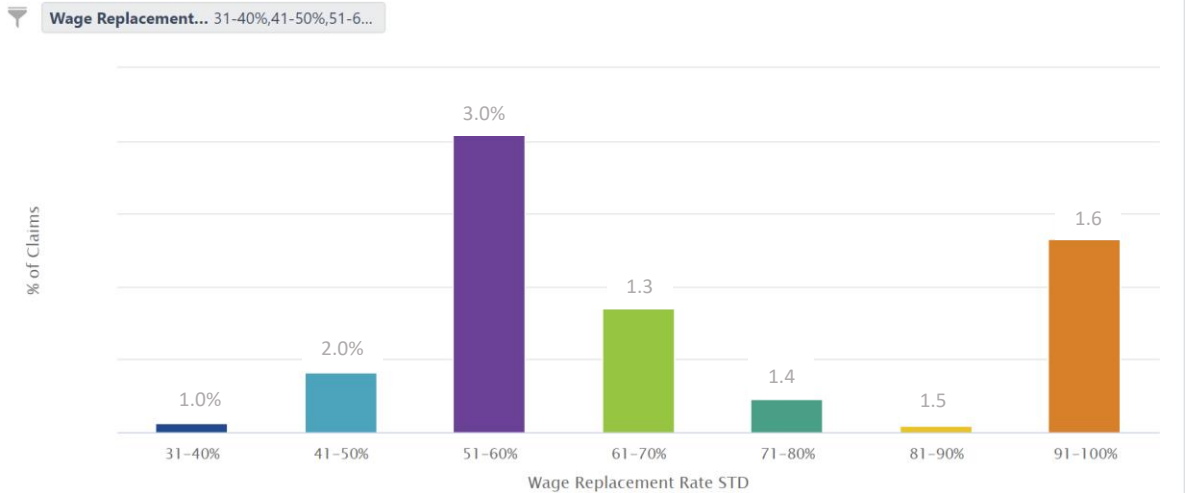
STD Claims

1,000

% of Employers by Plan Type - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021



% of Claims by Wage Replacement Rate - Short Term Disability View of Claims Paid from Jan 2021 through Dec 2021



****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

STD Condition Specific Summary



5. STD Condition Specific Summary

Navigation: BACK, FORWARD, SAVE, FILTERS, EXPORT, MORE

Employers with STD Plans

FULLSCREEN DESIGN

1,000

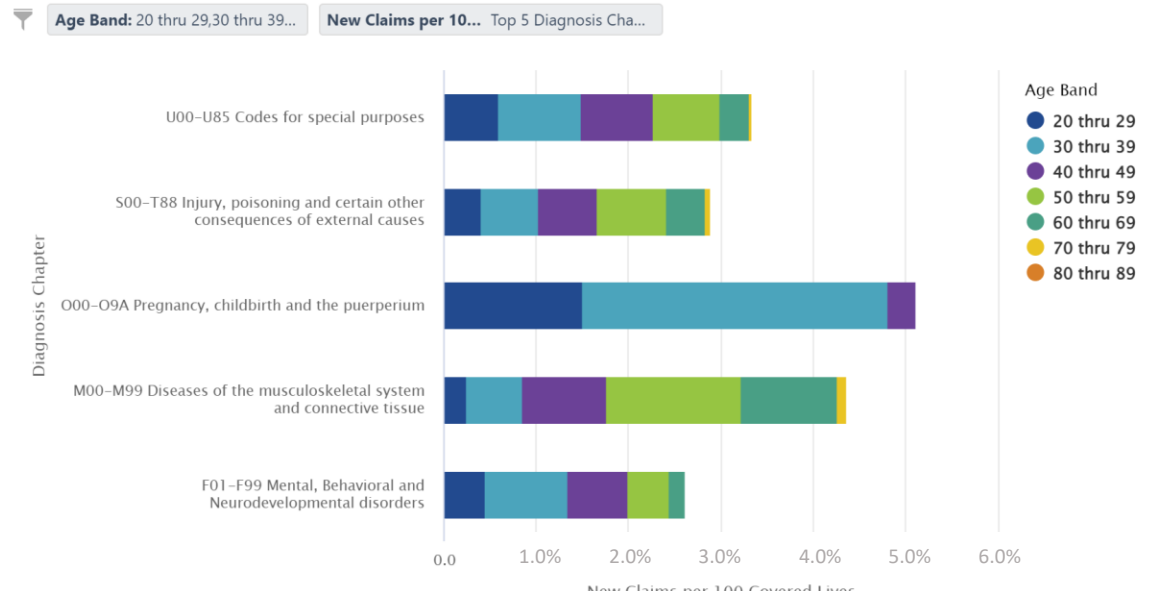
STD Covered Lives

1,000

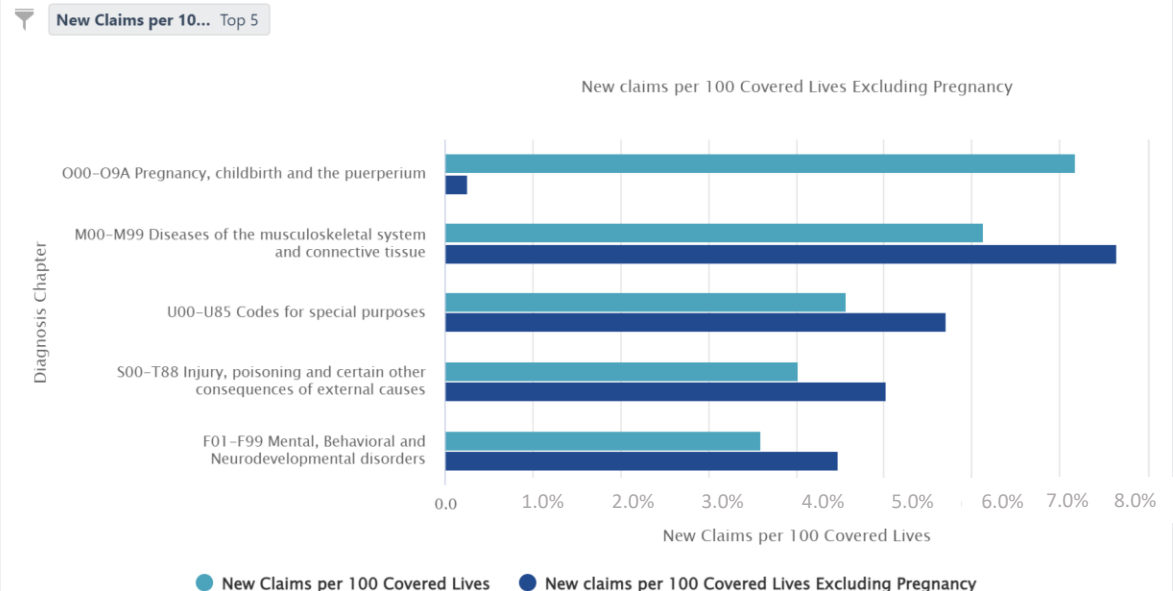
STD Claims

1,000

New Claims per 100 Covered Lives by Diagnosis and Age Band - Short Term Disability View of Claims Paid from Jan 2021 th



New Claims per 100 Covered Lives with and without Pregnancy by Diagnosis Chapter - Short Term Disability View of Claims



****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

Condition Specific Metrics



Diagnosis Chapter NOT = All Other

Diagnosis Chapter	New Claims %	Closed Claims %	Lost Calendar Days per Closed Claim	Lost Workdays per Closed Claim	Payments per Closed Claim	Claims Reaching Maximum Benefit Duration as a Percentage of Closed Claims	Percentage of Closed Claims Converted to LTD	Claims
O00-O9A Pregnancy, childbirth and the puerperium	22.0%	22.0%	1.0	1.0	\$100.00	22.0%	22.0%	100
M00-M99 Diseases of the musculoskeletal system and connective tissue	21.0%	21.0%	2.0	2.0	\$200.00	21.0%	21.0%	200
U00-U85 Codes for special purposes	20.0%	20.0%	3.0	3.0	\$300.00	20.0%	20.0%	300
S00-T88 Injury, poisoning and certain other consequences of external causes	19.0%	19.0%	4.0	4.0	\$400.00	19.0%	19.0%	400
F01-F99 Mental, Behavioral and Neurodevelopmental disorders	18.0%	18.0%	5.0	5.0	\$500.00	18.0%	18.0%	500
A00-B99 Certain infectious and parasitic diseases	17.0%	17.0%	6.0	6.0	\$600.00	17.0%	17.0%	600
K00-K95 Diseases of the digestive system	16.0%	16.0%	7.0	7.0	\$700.00	16.0%	16.0%	700
C00-D49 Neoplasms	15.0%	15.0%	8.0	8.0	\$800.00	15.0%	15.0%	800
R00-R99 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	14.0%	14.0%	9.0	9.0	\$900.00	14.0%	14.0%	900
N00-N99 Diseases of the genitourinary system	13.0%	13.0%	10.0	10.0	\$1,000.00	13.0%	13.0%	1,000
I00-I99 Diseases of the circulatory system	12.0%	12.0%	11.0	11.0	\$1,100.00	12.0%	12.0%	1,100
J00-J99 Diseases of the respiratory system	11.0%	11.0%	12.0	12.0	\$1,200.00	11.0%	11.0%	1,200
G00-G99 Diseases of the nervous system	10.0%	10.0%	13.0	13.0	\$1,300.00	10.0%	10.0%	1,300
E00-E89 Endocrine, nutritional and metabolic diseases	9.0%	9.0%	14.0	14.0	\$1,400.00	9.0%	9.0%	1,400
Z00-Z99 Factors influencing health status and contact with health services	8.0%	8.0%	15.0	15.0	\$1,500.00	8.0%	8.0%	1,500
H00-H59 Diseases of the eye and adnexa	7.0%	7.0%	16.0	16.0	\$1,600.00	7.0%	7.0%	1,600
L00-L99 Diseases of the skin and subcutaneous tissue	6.0%	6.0%	17.0	17.0	\$1,700.00	6.0%	6.0%	1,700
H60-H95 Diseases of the ear and mastoid process	5.0%	5.0%	18.0	18.0	\$1,800.00	5.0%	5.0%	1,800
D50-D89 Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	4.0%	4.0%	19.0	19.0	\$1,900.00	4.0%	4.0%	1,900
V00-Y99 External causes of morbidity	3.0%	3.0%	20.0	20.0	\$2,000.00	3.0%	3.0%	2,000
Q00-Q99 Congenital malformations, deformations and chromosomal abnormalities	2.0%	2.0%	21.0	21.0	\$2,100.00	2.0%	2.0%	2,100
P00-P96 Certain conditions originating in the perinatal period	1.0%	1.0%	22.0	22.0	\$2,200.00	1.0%	1.0%	2,200
Summary	100.0%	100.0%	15.0	15.0	\$1,500.00	100.0%	100.0%	1,500

****Shown results should be considered for demonstration purposes only and not actual calculated metrics****

STD Employers Summary



< 5. STD Condition Specific Summary

Jump To: 6. STD Employers Summary Maintain Filters

6. STD Employers Summary

Navigation icons: back, forward, save, filters, export, more

Employers with STD Plans

1,000

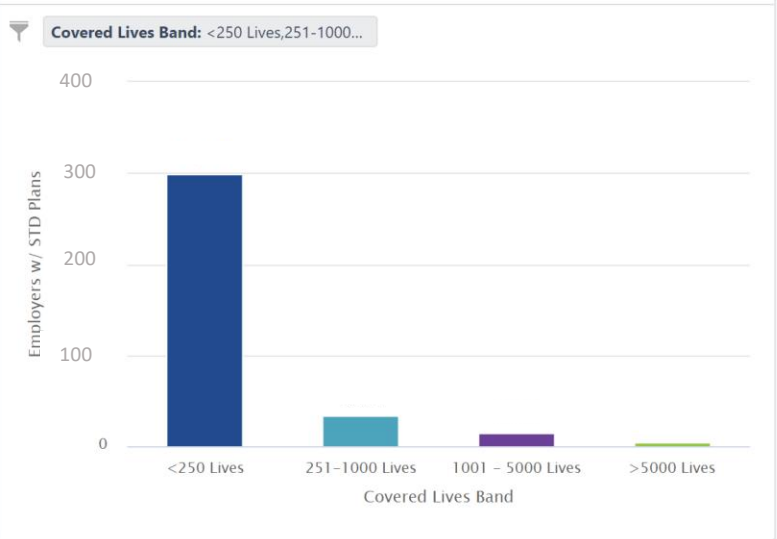
STD Covered Lives

1,000

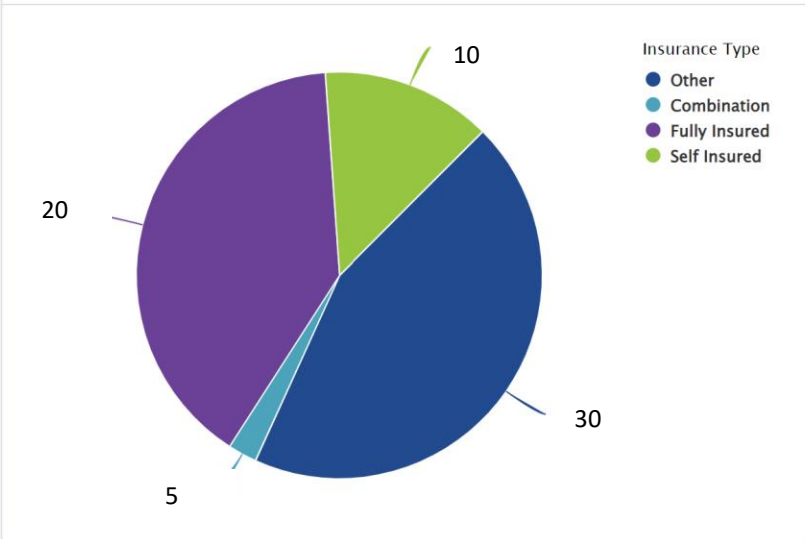
STD Claims

1,000

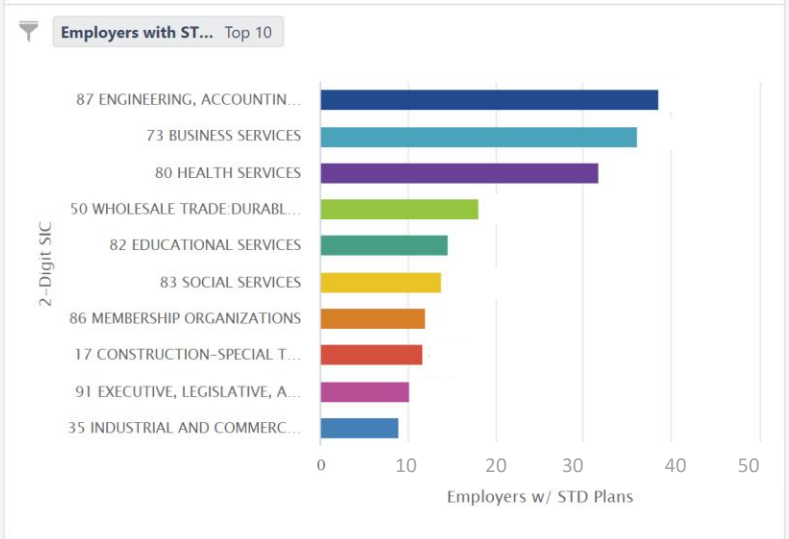
Employers by Covered Lives Band - Employer Eligibility View of Claims Paid from



Employers by Insurance Type - Employer Eligibility View of Claims Paid from Jan 202



Employers by SIC Code - Employer Eligibility View of Claims Paid from Jan 2021 t



Shown results should be considered for demonstration purposes only and not actual calculated metrics