

Long-Term Disability Leave

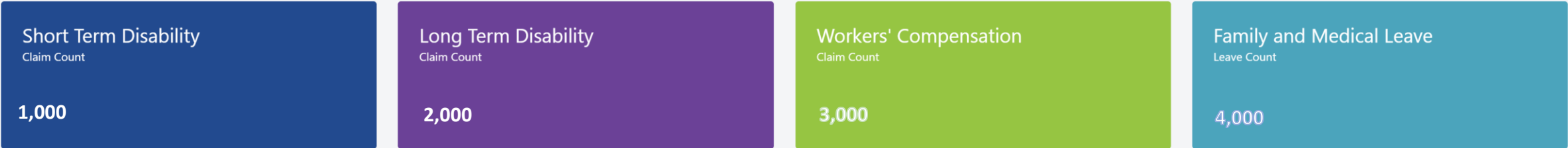
IBI Benchmarking Portal Sample Report



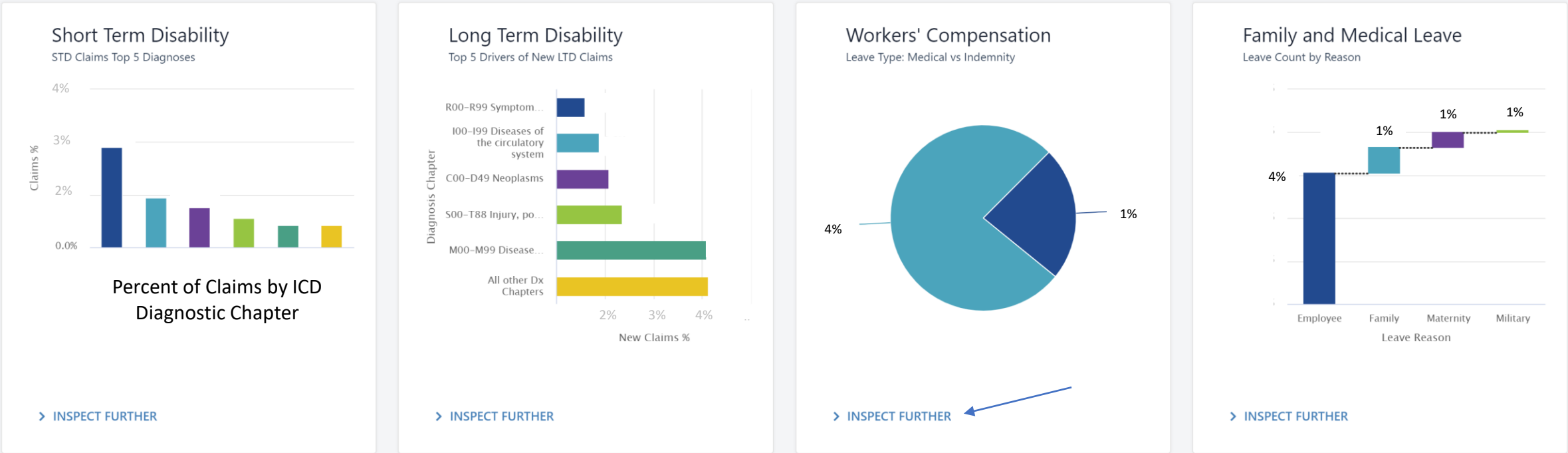
Key Performance Indicators



Key Performance Indicators



Areas of Interest



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

LTD Claims Summary



Explore > Main Menu > IBI > Long Term Disability (LTD) > 1. LTD Claims Summary



w claims/1,000 covered lives & Active claims < 24 months old/1,000 covered lives % band >

Jump To: 1. Claims Summary ☐ Maintain Filters

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1. LTD Claims Summary

Employers with LTD Plans

1,000

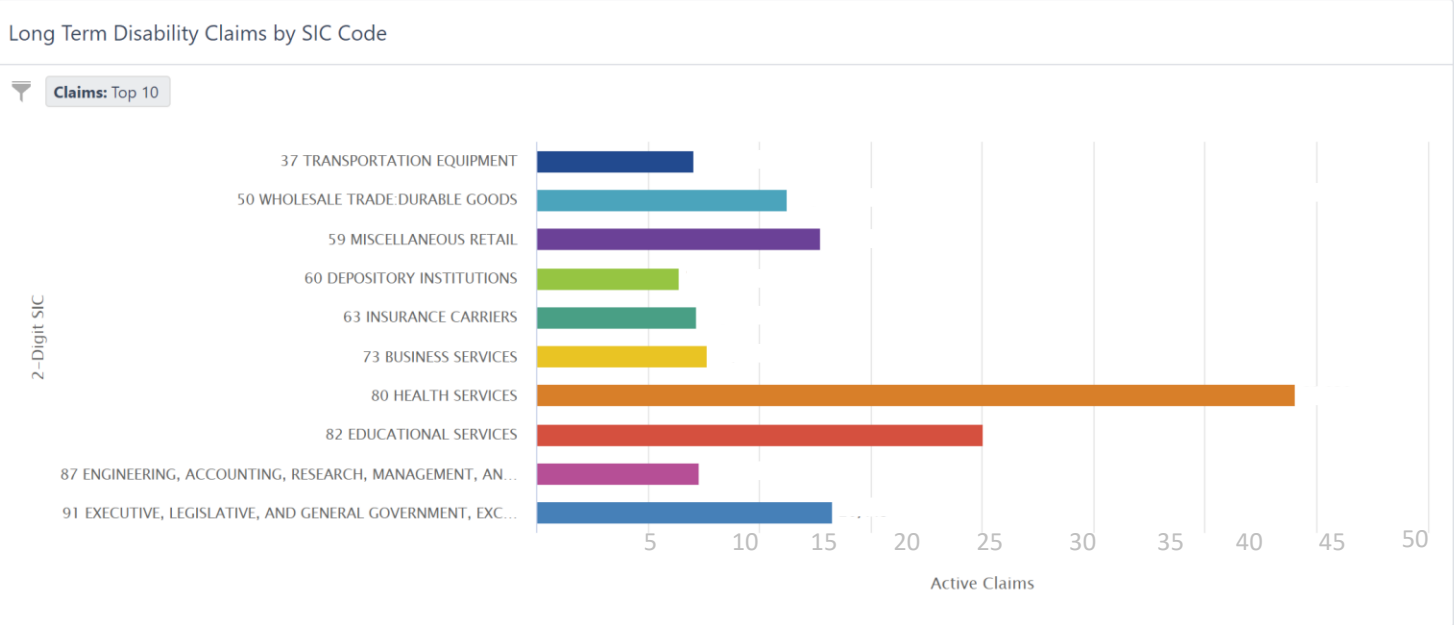
LTD Covered Lives

1,000

LTD Claim Count

1,000

Group Averages	
Calendar Year	2021
Claims with SSDI Award as a Percentage of Active Claims	10%
Claimants Return to Work (RTW) as a Percentage of Closed Claims	20%
Claimants Return to Work (RTW) as a Percentage of Closed Claims Less Than 24 Months Old	30%
New Claims per 1000 Covered Lives	1.2
Active Claims Less Than 24 Months Old per 1000 Covered Lives	1.1
New Claims Per Closed Claim	0.8
Calendar year payments per Active Claim	\$1,000.00
Calendar year payments per Covered Life	\$2,000.00
Payments per Closed Claim	\$3,000.00



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

New Claims per 1,000 Covered Lives



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Explore > Main Menu > IBI > Long Term Disability (LTD) > 1a. New claims/1,000 covered lives & Active claims < 24 months old/1,000 covered lives % band

1. LTD Claims Summary

1b. New claims/closed claim % band

Jump To: 1a. New claims/1,000 covered lives & Active claim

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1a. New claims/1,000 covered lives & Active claims < 24 months old/1,000 covered lives % band

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Employers with LTD Plans

1,000

LTD Covered Lives

1,000

LTD Claim Count

1,000

Average: New claims per 1000 covered lives

Calendar Year	2021
New Claims per 1000 Covered Lives	1.2

% Band: New claims per 1000 covered lives

New claims per 10...

New claims per 1000 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New Claims per 1000 Covered Lives	1.3	1.4	1.5	1.6	1.2

Average: Active claims < 24 months old per 1000 covered lives

Calendar Year	2021
Active Claims Less Than 24 Months Old per 1000 Covered Lives	1.3

% Band: Active claims < 24 months old per 1000 covered lives

Active Claims < 24 ...

Active Claims < 24 months old per 1000 covered lives - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Active Claims Less Than 24 Months Old per 1000 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 per Closed Claim % Band



< 1a. New claims/1,000 covered lives & Active claims < 24 months old/1,000 covered lives % b...

1c. CY payments/active claim & CY payments/covered life % b... >

Jump To: 1b. New claims/closed claim % band

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1b. New claims/closed claim % band

←

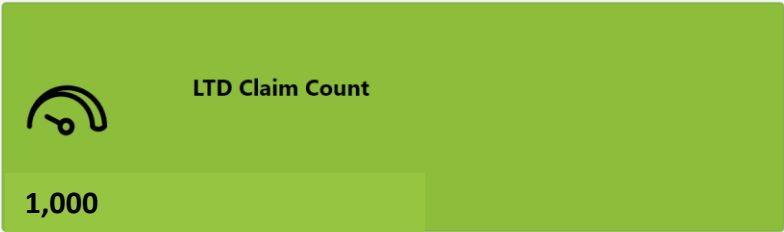
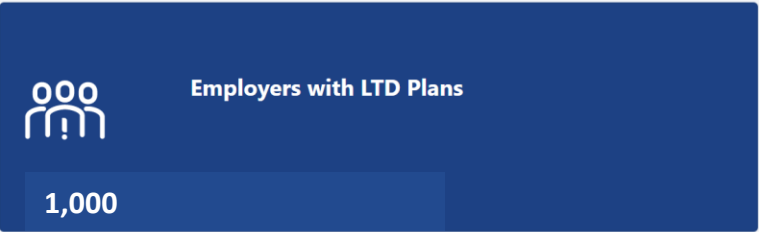
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Average: New claims per closed claim

Calendar Year	2021
New Claims Per Closed Claim	1.2

% Band: New claims per closed claim

New claims per clo... 8% - 12%,23% - 27%...

New claims per closed claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New Claims Per Closed 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****

CQ Payments Per Active Claim & CY Payments per Covered Life



IBI BENCHMARKING PORTAL

Explore > Main Menu > IBI > Long Term Disability (LTD) > 1c. CY payments/active claim & CY payments/covered life % band

1b. New claims/closed claim % band

1d. Payments/closed claim % band

Jump To: 1c. CY payments/active claim & CY payments/covered life % band

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1c. CY payments/active claim & CY payments/covered life % band

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Employers with LTD Plans

1,000

LTD Covered Lives

1,000

LTD Claim Count

1,000

Average: CY payments per active claim

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Calendar Year	2021
Calendar year payments per Active Claim	\$1,000.00

% Band: CY payments per active claim

CY payments per a... 8% - 12%,23% - 27%...

CY payments per active claim - % band	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Calendar year payments per Active Claim	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

Average: CY payments per covered life

FULLSCREEN DESIGN MORE

Calendar Year	2021
Calendar year payments per Covered Life	\$2,000.00

% Band: CY payments per covered life

CY payments per c... 8% - 12%,23% - 27%...

CY 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

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

Payments per Closed Claim



Explore > Main Menu > IBI > Long Term Disability (LTD) > 1d. Payments/closed claim % band

< 1c. CY payments/active claim & CY payments/covered life % band 2. LTD Condition Specific Summary >

Jump To: 1d. Payments/closed claim % band ☐ Maintain Filters

1d. Payments/closed claim % band

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Employers with LTD Plans

1,000

LTD Covered Lives

1,000

FULLSCREEN DESIGN

LTD Claim Count

1,000

Average: Payments per closed claim

Calendar Year	2021
Payments per Closed Claim	\$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****

LTD Condition Specific Summary



Explore > Main Menu > IBI > Long Term Disability (LTD) > 2. LTD Condition Specific Summary

< 1d. Payments/closed claim % band 3. LTD Plan Type Summary >

Jump To: 2. LTD Condition Specific Summary Maintain Filter

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2. LTD Condition Specific Summary



Employers with LTD Plans

1,000



LTD Covered Lives

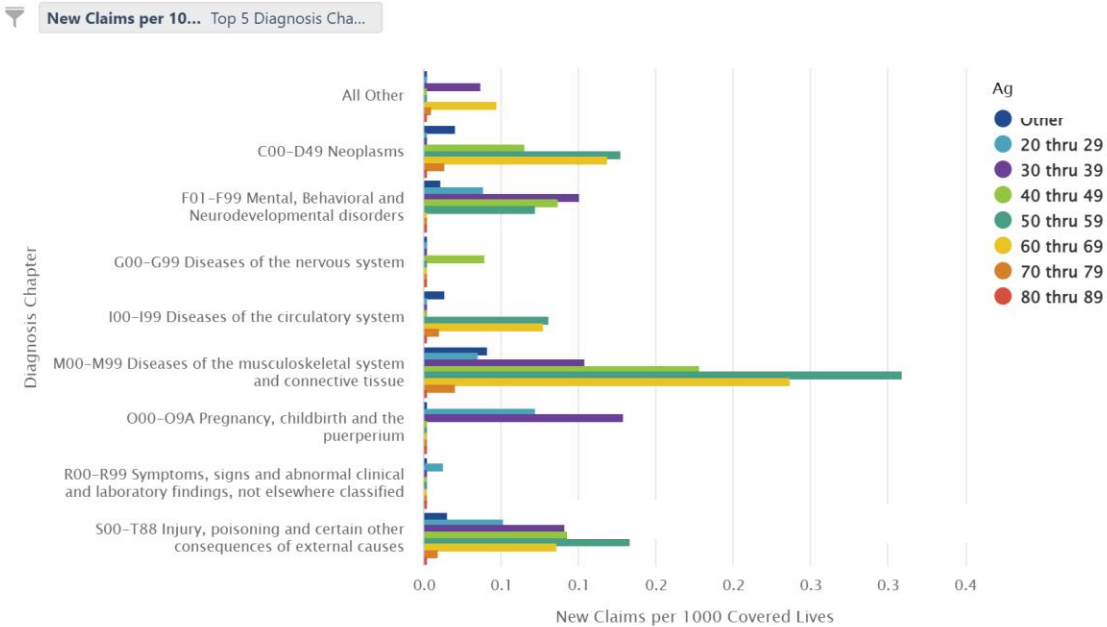
1,000



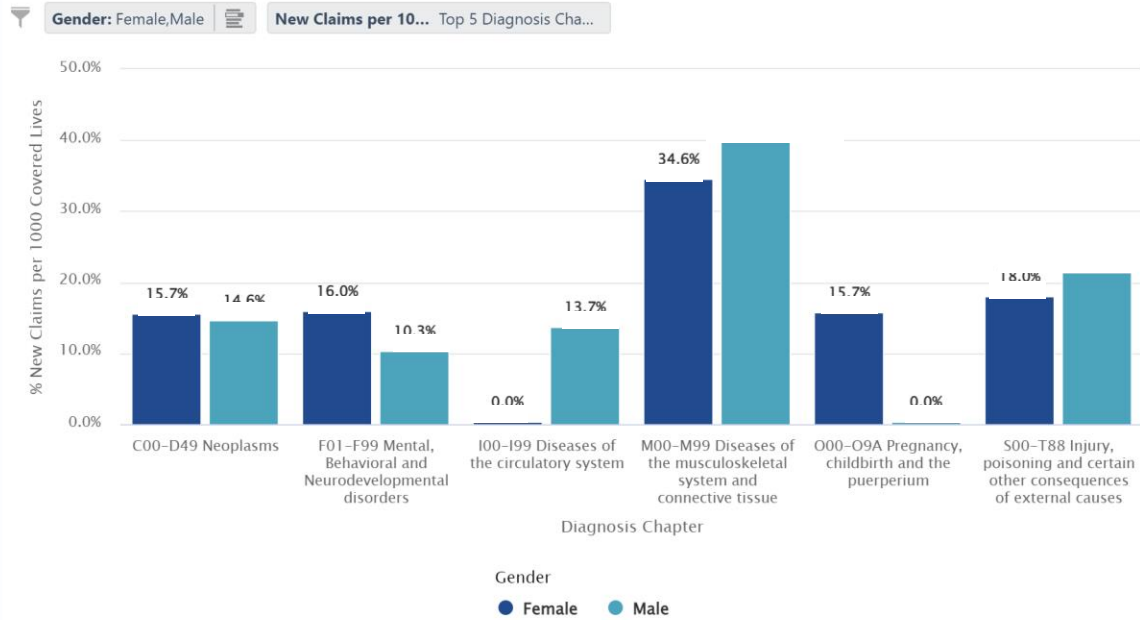
LTD Active Claims

1,000

New Claims per 1000 covered lives by Age band and Diagnosis Chapter



% Distribution of New Claims per 1000 covered lives by Gender and Diagnosis Chap



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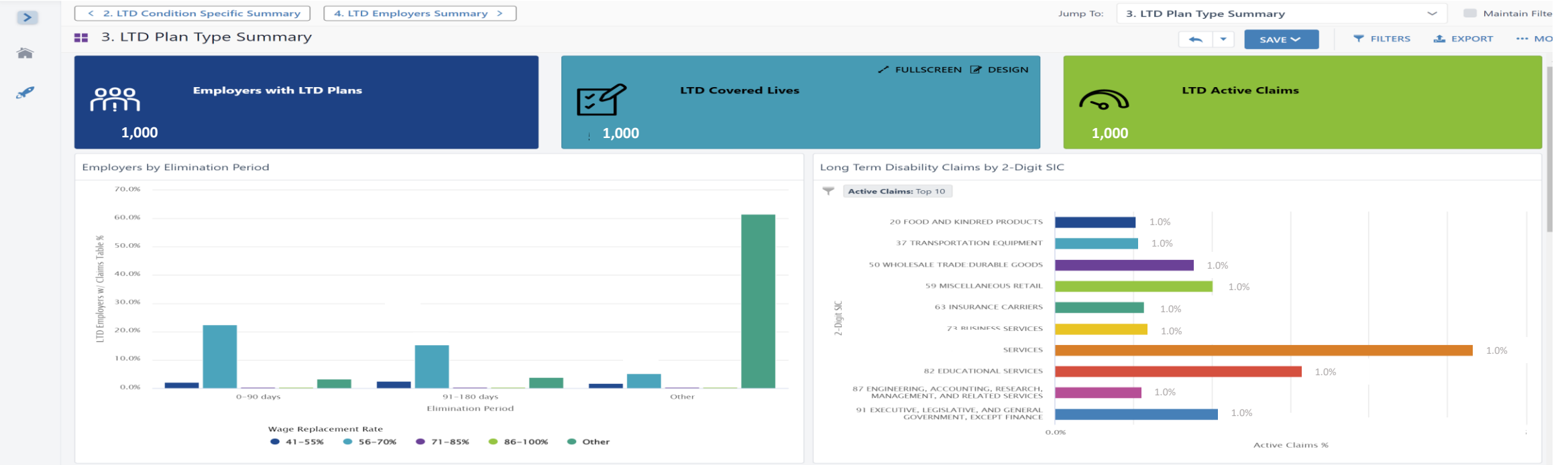
LTD Condition Specific Summary



Long Term Disability Condition Specific Summary

Diagnosis Chapter	% New Claims	% Payments for New Claims	CY payments / Active Claim	Claimants RTW as % of Closed Claims	Claimants RTW as % of Closed Claims < 24 Months Old	Claims
M00-M99 Diseases of the musculoskeletal system and connective tissue	22.0%	22.0%	\$1,000.00	22.0%	22.0%	1,000
S00-T88 Injury, poisoning and certain other consequences of external causes	21.0%	21.0%	\$2,000.00	21.0%	21.0%	2,000
C00-D49 Neoplasms	20.0%	20.0%	\$3,000.00	20.0%	20.0%	3,000
F01-F99 Mental, Behavioral and Neurodevelopmental disorders	19.0%	19.0%	\$4,000.00	19.0%	19.0%	4,000
I00-I99 Diseases of the circulatory system	18.0%	18.0%	\$5,000.00	18.0%	18.0%	5,000
O00-O9A Pregnancy, childbirth and the puerperium	17.0%	17.0%	\$6,000.00	17.0%	17.0%	6,000
All Other	17.0%	17.0%	\$7,000.00	17.0%	17.0%	7,000
G00-G99 Diseases of the nervous system	16.0%	16.0%	\$8,000.00	16.0%	16.0%	8,000
R00-R99 Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	15.0%	15.0%	\$9,000.00	15.0%	15.0%	9,000
A00-B99 Certain infectious and parasitic diseases	14.0%	14.0%	\$8,000.00	14.0%	14.0%	8,000
K00-K95 Diseases of the digestive system	13.0%	13.0%	\$7,000.00	13.0%	13.0%	7,000
J00-J99 Diseases of the respiratory system	12.0%	12.0%	\$6,000.00	12.0%	12.0%	6,000
U00-U85 Codes for special purposes	11.0%	11.0%	\$5,000.00	11.0%	11.0%	5,000
N00-N99 Diseases of the genitourinary system	10.0%	10.0%	\$4,000.00	10.0%	10.0%	4,000
E00-E89 Endocrine, nutritional and metabolic diseases	9.0%	9.0%	\$3,000.00	9.0%	9.0%	3,000
H00-H59 Diseases of the eye and adnexa	1.0%	1.0%	\$2,000.00	1.0%	1.0%	2,000
Z00-Z99 Factors influencing health status and contact with health services	8.0%	8.0%	\$1,000.00	8.0%	8.0%	1,000
L00-L99 Diseases of the skin and subcutaneous tissue	7.0%	7.0%	\$2,000.00	7.0%	7.0%	2,000
D50-D89 Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	6.0%	6.0%	\$3,000.00	6.0%	6.0%	3,000
H60-H95 Diseases of the ear and mastoid process	5.0%	5.0%	\$4,000.00	5.0%	5.0%	4,000
Q00-Q99 Congenital malformations, deformations and chromosomal abnormalities	4.0%	4.0%	\$5,000.00	4.0%	4.0%	5,000
V00-Y99 External causes of morbidity	3.0%	3.0%	\$6,000.00	3.0%	3.0%	6,000
P00-P96 Certain conditions originating in the perinatal period	2.0%	2.0%	\$7,000.00	2.0%	2.0%	7,000
Summary	100.0%	100.0%	\$7,000.00	15.0%	15.0%	7,000

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LTD Wage Replacement Rate and Elimination Period Metric Summary



LTD Wage Replacement Rate and Elimination Period Metric Summary

Elimination Period	Wage Replacement Rate	CY payments / Active Claim	Claims with SSDI Award as % of Active Claims	Claimants RTW as % of Closed Claims	Claimants RTW as % of Closed Claims < 24 Months Old	Claims
0-90 days	41-55%	\$4,000.00	1.0%	1.0%	1.0%	4,000
	56-70%	\$3,000.00	2.0%	2.0%	2.0%	3,000
	71-85%	\$2,000.00	3.0%	3.0%	3.0%	2,000
	86-100%	\$1,000.00	4.0%	4.0%	4.0%	1,000
	Other	\$500.00	5.0%	5.0%	5.0%	500
	Summary	\$4,000.00	6.0%	6.0%	6.0%	4,000
91-180 days	41-55%	\$3,000.00	7.0%	7.0%	7.0%	3,000
	56-70%	\$2,000.00	8.0%	8.0%	8.0%	2,000
	71-85%	\$1,000.00	9.0%	9.0%	9.0%	1,000
	86-100%	\$500.00	10.0%	10.0%	10.0%	500
	Other	\$4,000.00	11.0%	11.0%	11.0%	4,000
	Summary	\$3,000.00	12.0%	12.0%	12.0%	3,000
Other	41-55%	\$2,000.00	13.0%	13.0%	13.0%	2,000
	56-70%	\$1,000.00	14.0%	14.0%	14.0%	1,000
	71-85%	\$500.00	15.0%	15.0%	15.0%	500
	86-100%	\$1,000.00	16.0%	16.0%	16.0%	1,000
	Other	\$1,000.00	17.0%	17.0%	17.0%	1,000
	Summary	\$1,000.00	18.0%	18.0%	18.0%	1,000
Summary		\$1,000.00	19.0%	19.0%	19.0%	1,000

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LTD Employers Summary



Explore > Main Menu > IBI > Long Term Disability (LTD) > 4. LTD Employers Summary

< 3. LTD Plan Type Summary

Jump To: 4. LTD Employers Summary ☐ Maintain Filters

4. LTD Employers Summary

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Employers with LTD Plans

1,000



LTD Covered Lives

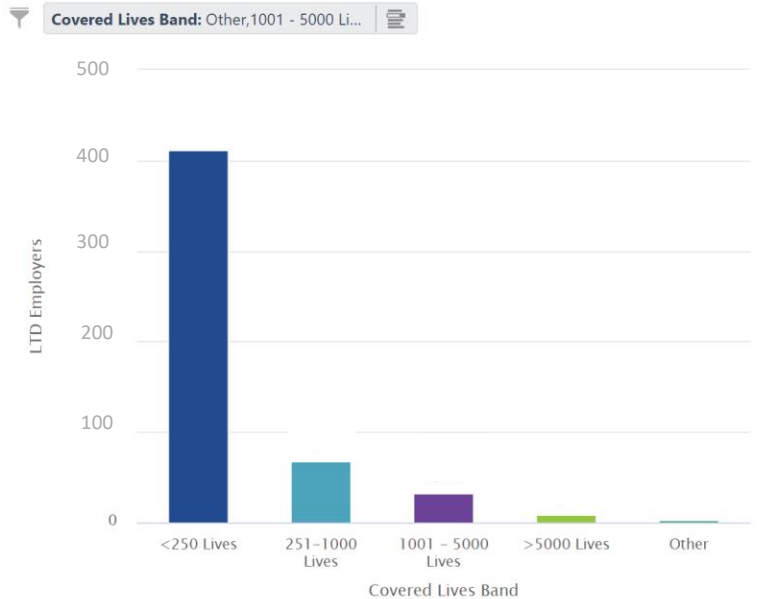
1,000



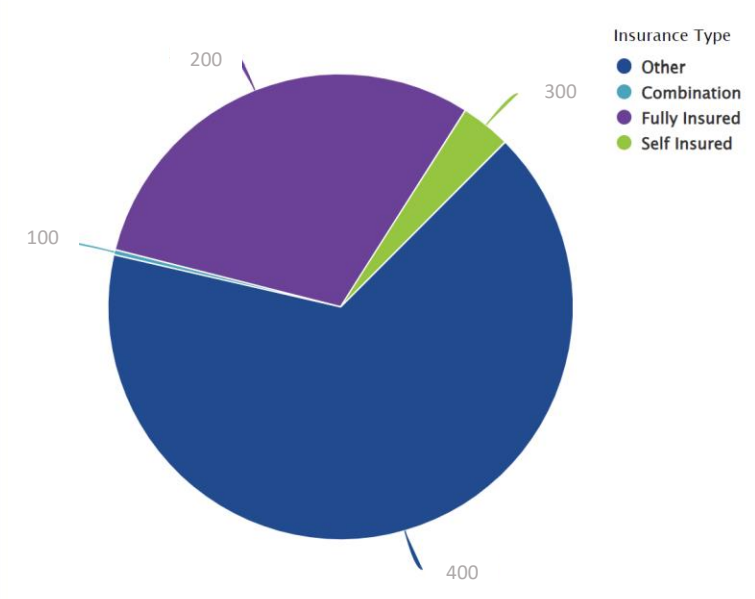
LTD Active Claims

1,000

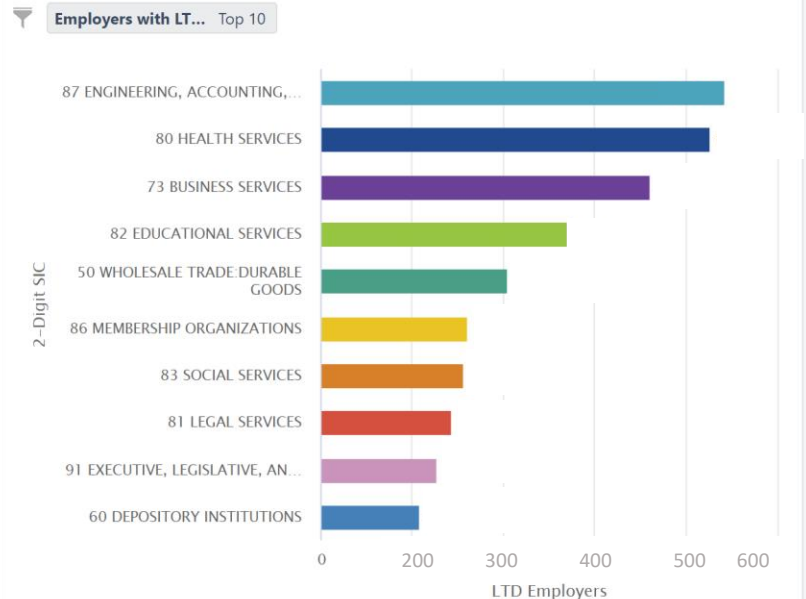
Employers by Covered Lives Band



Employers by Insurance Type



Employers by SIC Code



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