

# Short-Term Disability Leave

# IBI Benchmarking Portal

## Sample Report



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# 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

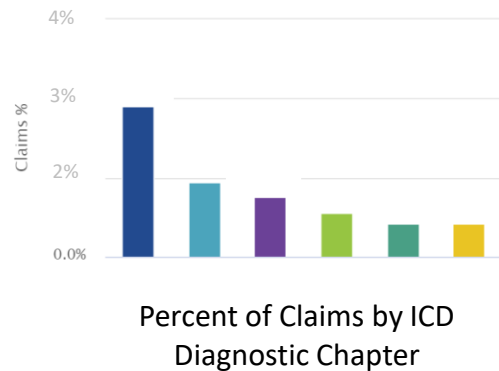
Leave Count

4,000

## Areas of Interest

### Short Term Disability

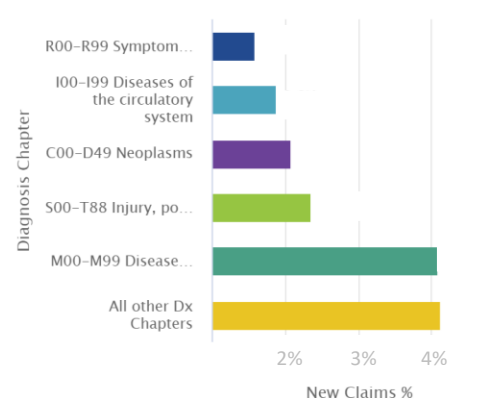
STD Claims Top 5 Diagnoses



> INSPECT FURTHER

### Long Term Disability

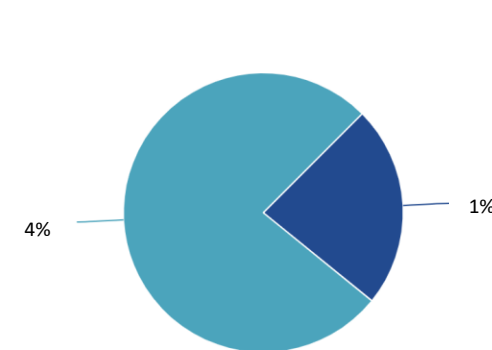
Top 5 Drivers of New LTD Claims



> INSPECT FURTHER

### Workers' Compensation

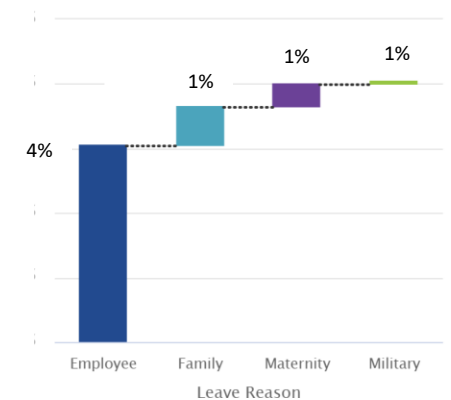
Leave Type: Medical vs Indemnity



> 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

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



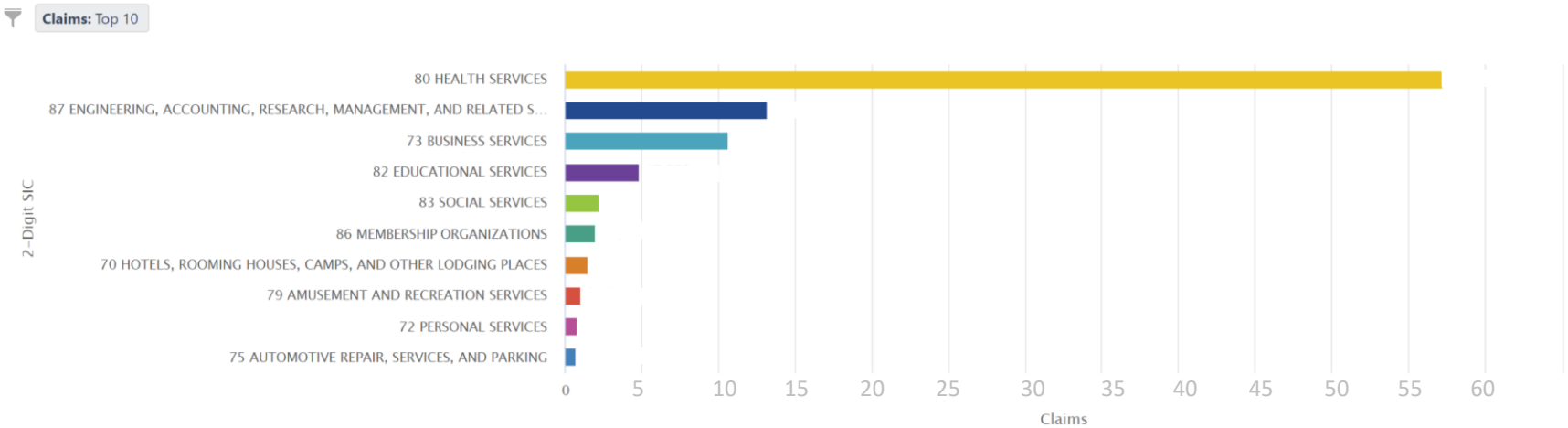
### Group Averages -

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 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



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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

Calendar Year	2021
Active Claims per 100 Covered Lives	1.2

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

Active claims per 1... 8% - 12%,23% - 27%...					
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 Plans1,000

STD Covered Lives1,000

STD Claims1,000

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 %

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

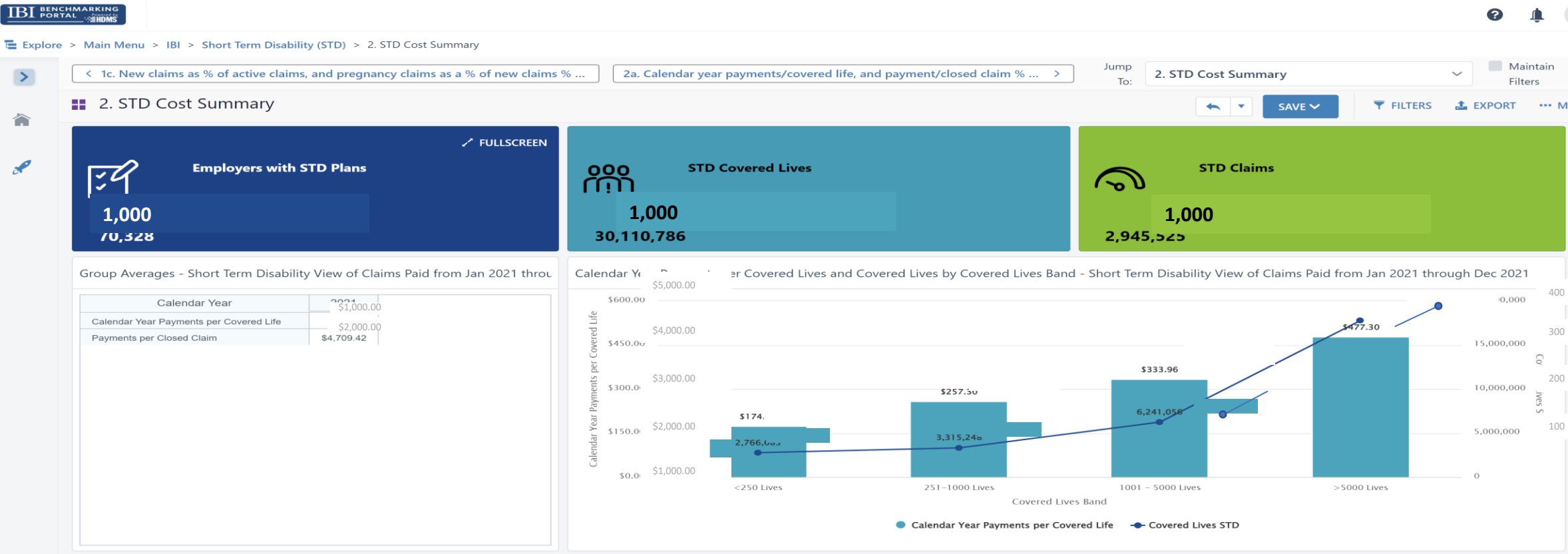
New claims as % of...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
New claims as % of active claims - % band					
New Claims as a Percentage of Active Claims	1.2	1.3	1.4	1.5	1.6

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

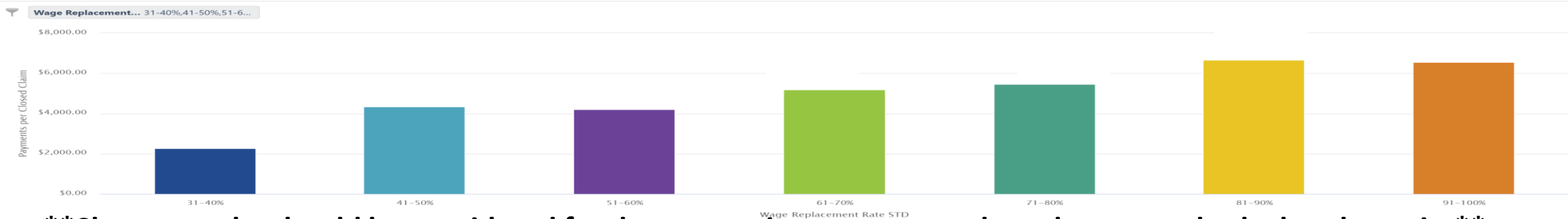
Pregnancy claims a...	8% - 12%	23% - 27%	Median-Band	73% - 77%	88% - 92%
Pregnancy claims as % of new claims - % band					
Pregnancy Claims as a Percentage of New Claims	1.2	1.3	1.4	1.5	1.6

**\*\*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

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

Employers with STD Plans

1,000

STD Covered Lives

1,000

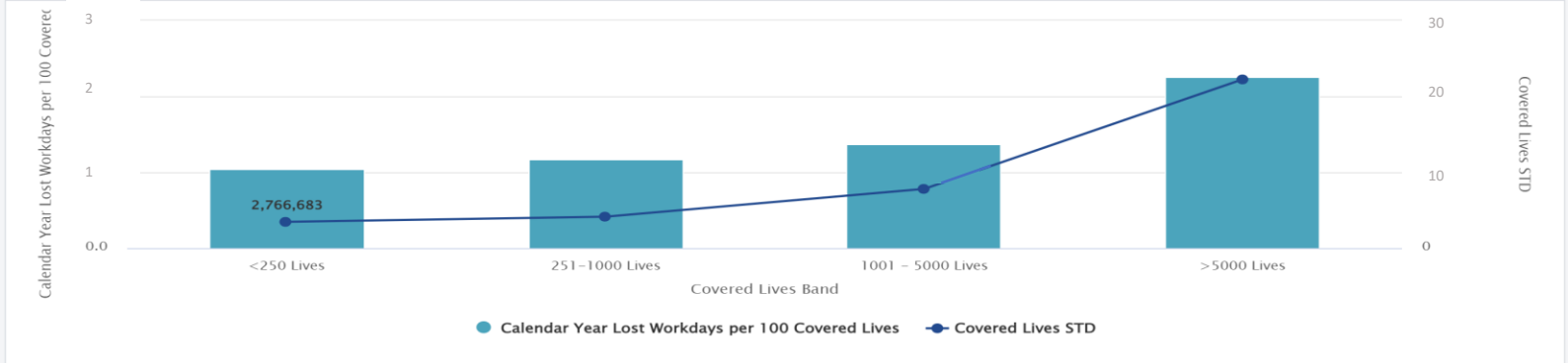
STD Claims

1,000

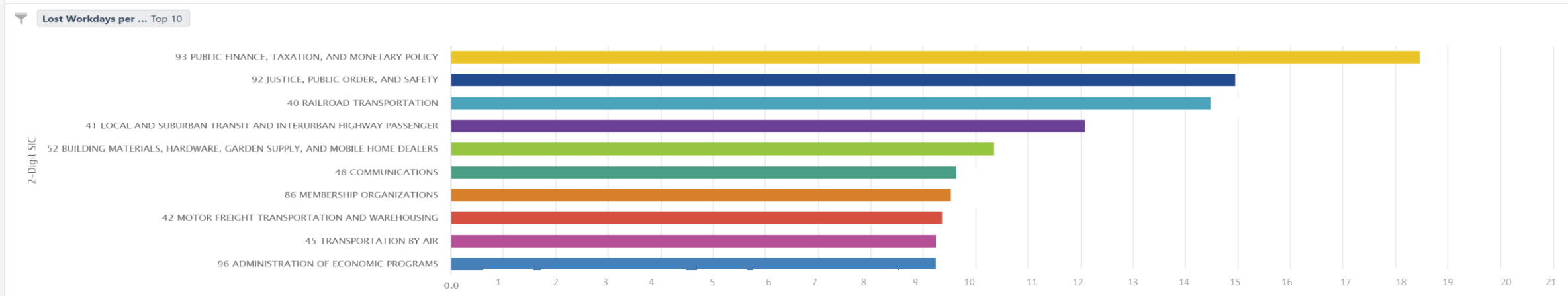
Group Averages - Short Term Disability View of Claims Paid from [FULLSCREEN](#)

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

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

3. STD Duration Summary3b. 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

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

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**Employers with STD Plans**

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

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

**STD Covered Lives**

1,000

FULLSCREEN DESIGN

% 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

% 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

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\*\***

# Claims Reaching Max Benefit as % of Closed Claims & % of Closed Claims Converted to LTD % Band



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

4. 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

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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%...

Claims reaching max benefit duration as % of closed claims - % band	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%...

Percentage of closed claims converted to LTD - % band	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

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**Employers with STD Plans**

1,000

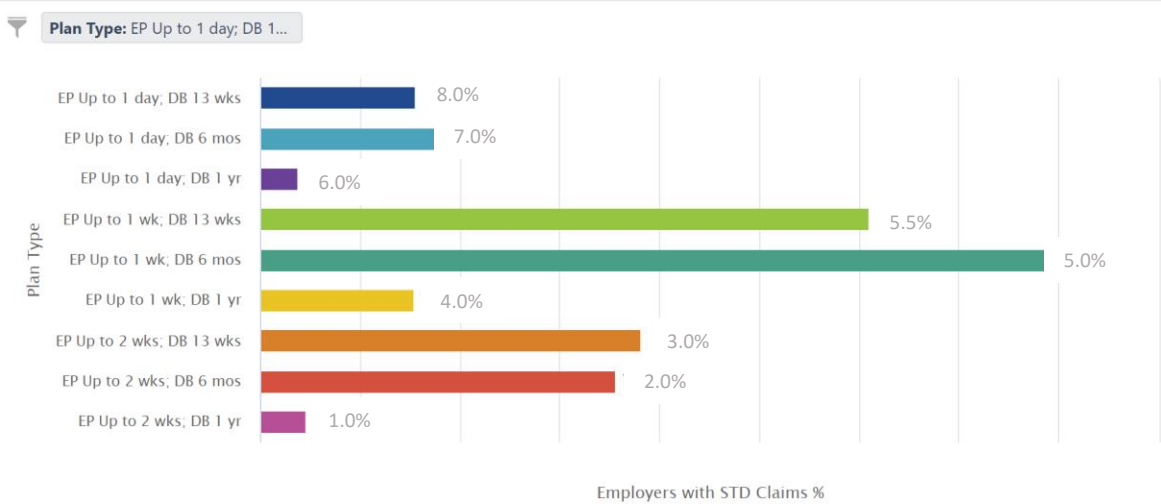
**STD Covered Lives**

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

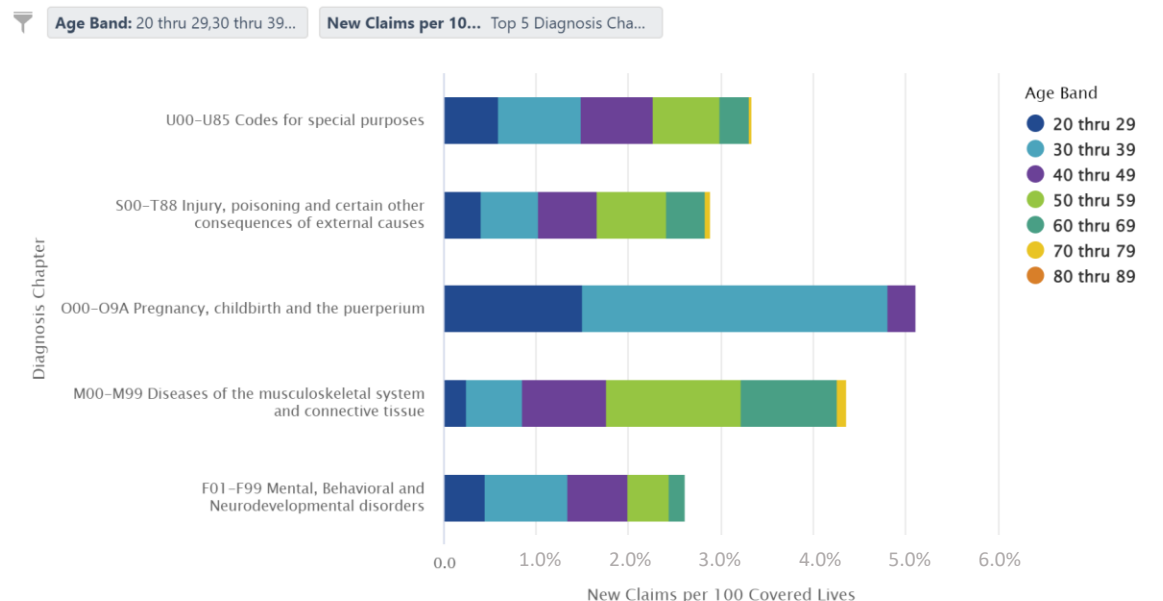
**STD Covered Lives**

1,000

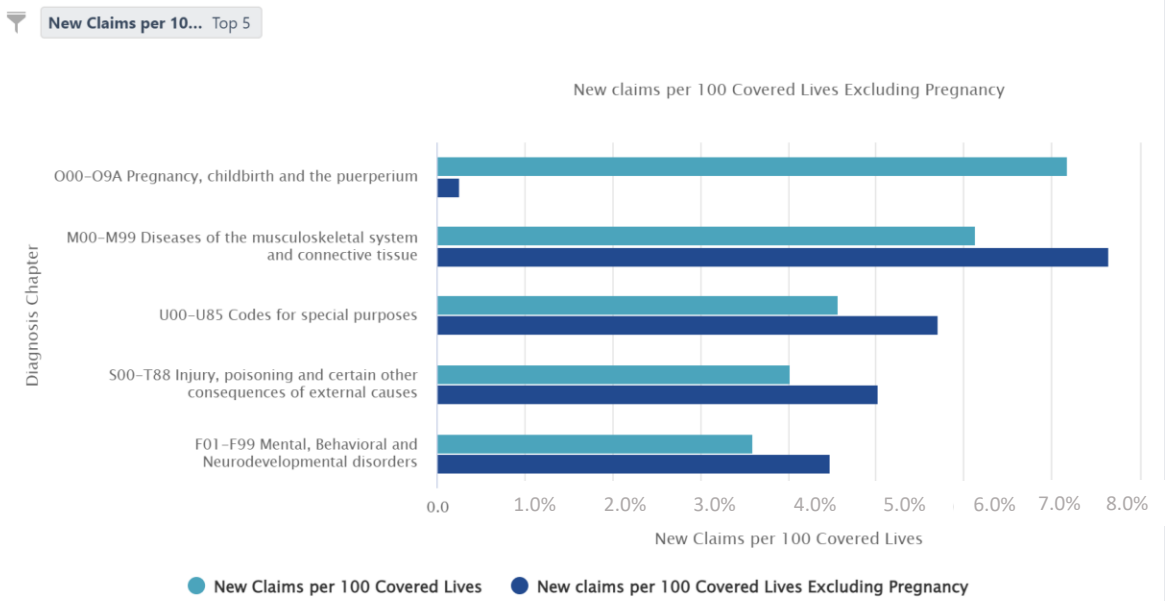
**STD Claims**

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 Claim:



**\*\*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



Explore > Main Menu > IBI > Short Term Disability (STD) > 6. STD Employers Summary



< 5. STD Condition Specific Summary

Jump To: 6. STD Employers Summary ☐ Maintain Filters

**SAVE** FILTERS EXPORT MORE

## 6. STD Employers Summary

**Employers with STD Plans**

FULLSCREEN DESIGN

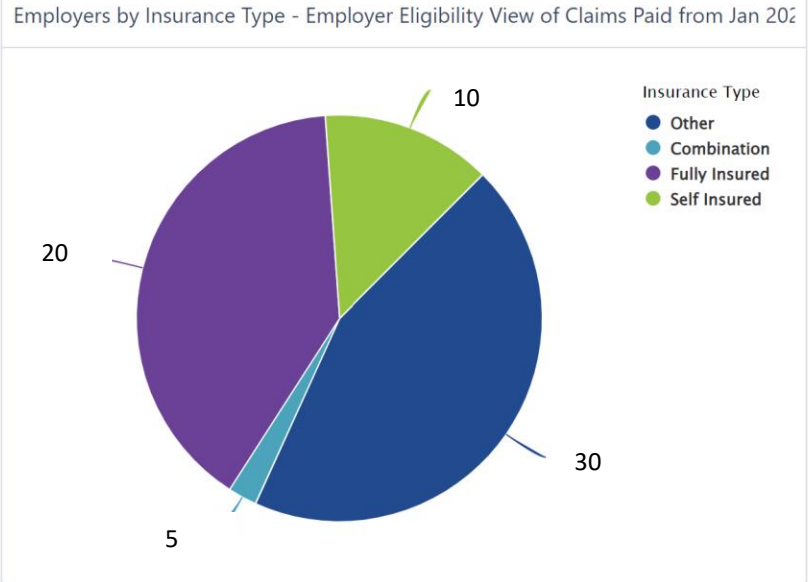
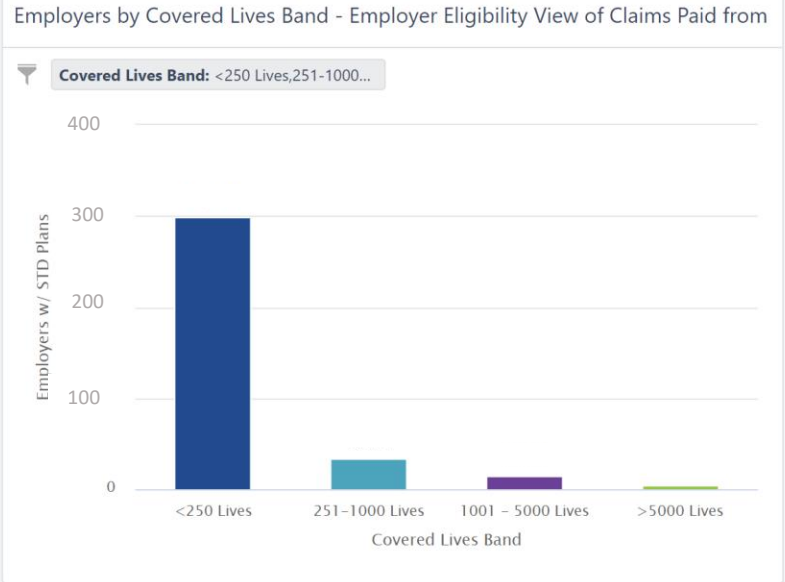
1,000

**STD Covered Lives**

1,000

**STD Claims**

1,000



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