

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
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Short-Term Disability Program

Calendar-Year Data: 2019

SIC: All employers

Based exclusively on claims active during the calendar year

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Glossary

Results

SIC: All employers

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
New claims per 100 covered lives	6.7	4.3	0.7	2.1	7.7	13.0	36,182	1,514,968
New claims per 100 covered lives, excluding pregnancy	5.8	3.5	0.9	1.8	6.5	11.1	29,073	1,502,352
Active claims per 100 covered lives	7.7	4.8	1.1	2.5	8.5	14.3	36,762	1,518,095
New claims as percentage of active claims	85.9%	100.0%	50.0%	84.3%	100.0%	100.0%	46,188	1,864,314
Pregnancy claims as a percentage of new claims	30.8%	17.6%	0.0%	0.0%	50.0%	100.0%	43,254	1,619,425
Calendar year payments per covered life	\$381	\$152	\$22	\$64	\$315	\$660	34,659	1,391,703
Payments per closed claim	\$5,235	\$2,919	\$479	\$1,243	\$6,193	\$11,936	42,605	1,350,152
Calendar year lost workdays per 100 covered lives	230.9	129.9	22.7	57.9	252.1	469.4	35,256	1,497,738
Calendar year lost calendar days per 100 covered lives	414.0	235.4	45.2	110.8	445.9	818.2	36,170	1,514,955
Calendar year lost workdays per active claim	33.3	26.0	6.0	13.0	43.0	69.0	44,140	1,749,433
Lost calendar days per closed claim	64.4	49.0	16.0	31.0	82.0	138.0	45,492	1,749,358
Lost calendar days per closed claim, excluding pregnancy	66.9	48.0	14.0	27.0	90.0	160.0	39,373	1,356,758
Lost workdays per closed claim	39.6	29.0	7.0	16.0	51.0	87.0	44,082	1,686,346
Lost workdays per closed claim, excluding pregnancy	41.4	29.0	6.0	14.0	56.0	102.0	38,369	1,306,488
Claims reaching maximum benefit duration as a percentage of closed claims	5.3%	---	---	---	---	---	34,521	1,409,037
Percentage of closed claims converted to LTD	4.7%	---	---	---	---	---	18,010	726,309

Results by plan type

SIC: All employers

ALL PLAN SUMMARY

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I
ELIMINATION PERIOD	Up to 1 day	Up to 1 day	Up to 1 day	1 week	1 week	1 week	2 weeks	2 weeks	2 weeks
DURATION OF BENEFITS	13 weeks	6 months	1 year	13 weeks	6 months	1 year	13 weeks	6 months	1 year
# of SIC employers with plan type	2,652	3,770	255	12,163	12,308	456	6,210	3,550	115
% of SIC employers with plan type	7.79%	11.07%	0.75%	35.72%	36.14%	1.34%	18.24%	10.42%	0.34%
% of all employers with plan type	6.39%	9.09%	0.61%	29.32%	29.67%	1.10%	14.97%	8.56%	0.28%

Results by plan type

SIC: All employers

PLAN TYPE A

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.17%
Maximum benefit duration: 13 weeks	41-50%	3.72%
	51-60%	45.34%
	61-70%	17.48%
	71-80%	1.79%
	81-90%	0.17%
	91-100%	31.33%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$5,935	\$4,161	\$943	\$2,120	\$7,538	\$12,921	2,181	19,415
Lost calendar days per closed claim	50.6	45.0	14.0	30.0	71.0	90.0	2,563	25,515
Lost calendar days per closed claim, excluding pregnancy	49.6	44.0	13.0	23.0	81.0	90.0	2,320	18,585
Claims reaching maximum benefit duration as a percentage of closed claims	10.3%	---	---	---	---	---	2,571	25,824
Percentage of closed claims converted to LTD	7.6%	---	---	---	---	---	985	8,698

Results by plan type

SIC: All employers

PLAN TYPE B

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.64%
Maximum benefit duration: 6 months	41-50%	8.64%
	51-60%	17.11%
	61-70%	23.43%
	71-80%	3.83%
	81-90%	0.21%
	91-100%	46.14%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,438	\$3,782	\$611	\$1,551	\$8,345	\$15,000	2,917	113,051
Lost calendar days per closed claim	61.4	47.0	13.0	27.0	80.0	145.0	3,671	188,719
Lost calendar days per closed claim, excluding pregnancy	62.2	45.0	12.0	23.0	85.0	161.0	3,504	157,899
Claims reaching maximum benefit duration as a percentage of closed claims	5.2%	---	---	---	---	---	3,676	190,191
Percentage of closed claims converted to LTD	2.7%	---	---	---	---	---	1,554	103,922

Results by plan type

SIC: All employers

PLAN TYPE C

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: Up to 1 day	31-40%	0.02%
Maximum benefit duration: 1 year	41-50%	1.26%
	51-60%	27.30%
	61-70%	7.05%
	71-80%	3.78%
	81-90%	0.02%
	91-100%	60.56%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$7,190	\$3,606	\$319	\$1,175	\$8,825	\$17,054	179	5,734
Lost calendar days per closed claim	67.9	42.0	9.0	21.0	82.0	159.2	245	9,257
Lost calendar days per closed claim, excluding pregnancy	69.4	42.0	8.0	19.0	86.0	167.3	238	8,356
Claims reaching maximum benefit duration as a percentage of closed claims	2.4%	---	---	---	---	---	245	9,371
Percentage of closed claims converted to LTD	1.3%	---	---	---	---	---	108	6,549

Results by plan type

SIC: All employers

PLAN TYPE D

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.51%
Maximum benefit duration: 13 weeks	41-50%	3.93%
	51-60%	63.36%
	61-70%	18.64%
	71-80%	2.13%
	81-90%	0.12%
	91-100%	11.31%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,636	\$2,674	\$333	\$1,152	\$4,873	\$7,814	10,839	146,831
Lost calendar days per closed claim	49.3	43.0	16.0	29.0	67.0	90.0	11,802	178,714
Lost calendar days per closed claim, excluding pregnancy	49.0	42.0	14.0	23.0	79.0	91.0	9,993	132,009
Claims reaching maximum benefit duration as a percentage of closed claims	7.7%	---	---	---	---	---	11,803	178,831
Percentage of closed claims converted to LTD	8.8%	---	---	---	---	---	6,566	73,081

Results by plan type

SIC: All employers

PLAN TYPE E

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.64%
Maximum benefit duration: 6 months	41-50%	13.82%
	51-60%	36.14%
	61-70%	18.57%
	71-80%	2.96%
	81-90%	0.22%
	91-100%	27.65%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$4,928	\$2,850	\$442	\$1,150	\$6,240	\$11,616	10,663	498,007
Lost calendar days per closed claim	62.2	46.0	15.0	28.0	78.0	149.0	11,982	680,509
Lost calendar days per closed claim, excluding pregnancy	63.9	45.0	14.0	24.0	87.0	172.0	10,923	541,932
Claims reaching maximum benefit duration as a percentage of closed claims	3.8%	---	---	---	---	---	11,984	681,194
Percentage of closed claims converted to LTD	4.9%	---	---	---	---	---	5,994	256,023

Results by plan type

SIC: All employers

PLAN TYPE F

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 1 week	31-40%	0.04%
Maximum benefit duration: 1 year	41-50%	2.52%
	51-60%	52.00%
	61-70%	12.47%
	71-80%	15.32%
	81-90%	0.04%
	91-100%	17.60%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,392	\$2,900	\$168	\$888	\$7,743	\$17,449	344	28,097
Lost calendar days per closed claim	78.5	48.0	12.0	22.0	90.0	189.0	444	31,774
Lost calendar days per closed claim, excluding pregnancy	80.5	45.0	11.0	20.0	96.0	205.0	420	27,853
Claims reaching maximum benefit duration as a percentage of closed claims	3.5%	---	---	---	---	---	445	31,821
Percentage of closed claims converted to LTD	4.1%	---	---	---	---	---	167	18,394

Results by plan type

SIC: All employers

PLAN TYPE G

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	1.13%
Maximum benefit duration: 13 weeks	41-50%	5.13%
	51-60%	77.75%
	61-70%	14.32%
	71-80%	0.49%
	81-90%	0.07%
	91-100%	1.10%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$3,286	\$2,563	\$600	\$1,400	\$4,325	\$6,661	5,727	71,977
Lost calendar days per closed claim	55.7	51.0	26.0	41.0	77.0	90.0	6,047	80,476
Lost calendar days per closed claim, excluding pregnancy	58.0	55.0	22.0	34.0	89.0	91.0	5,018	55,045
Claims reaching maximum benefit duration as a percentage of closed claims	9.2%	---	---	---	---	---	6,048	80,532
Percentage of closed claims converted to LTD	10.2%	---	---	---	---	---	3,181	33,378

Results by plan type

SIC: All employers

PLAN TYPE H

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.94%
Maximum benefit duration: 6 months	41-50%	12.58%
	51-60%	67.56%
	61-70%	12.67%
	71-80%	2.46%
	81-90%	0.72%
	91-100%	3.07%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$4,582	\$2,832	\$590	\$1,440	\$5,564	\$10,496	3,148	99,281
Lost calendar days per closed claim	69.5	54.0	25.0	41.0	84.0	162.0	3,434	117,143
Lost calendar days per closed claim, excluding pregnancy	75.2	56.0	22.0	34.0	99.0	181.0	3,080	83,985
Claims reaching maximum benefit duration as a percentage of closed claims	3.2%	---	---	---	---	---	3,436	117,237
Percentage of closed claims converted to LTD	4.2%	---	---	---	---	---	1,620	34,933

Results by plan type

SIC: All employers

PLAN TYPE I

	WAGE REPLACEMENT RATE	% OF CLAIMS
Elimination period: 2 weeks	31-40%	0.12%
Maximum benefit duration: 1 year	41-50%	4.18%
	51-60%	78.14%
	61-70%	13.74%
	71-80%	0.12%
	81-90%	0.00%
	91-100%	3.70%

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE	NUMBER OF EMPLOYERS	NUMBER OF CLAIMS
Payments per closed claim	\$6,504	\$3,450	\$600	\$1,482	\$8,267	\$18,738	97	2,123
Lost calendar days per closed claim	120.0	72.0	29.0	44.0	156.0	364.0	112	2,209
Lost calendar days per closed claim, excluding pregnancy	128.1	83.0	27.0	44.0	174.0	375.0	104	1,898
Claims reaching maximum benefit duration as a percentage of closed claims	9.4%	---	---	---	---	---	112	2,209
Percentage of closed claims converted to LTD	0.7%	---	---	---	---	---	61	1,496

Condition-specific results

SIC: All employers

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims	Percentage of closed claims converted to LTD	Number of Claims
Certain infectious and parasitic diseases	1.11%	1.11%	0.66%	56.9	27.7	\$3,549	9.56%	3.62%	25,752
Neoplasms	5.78%	5.88%	8.03%	79.5	50.5	\$7,198	11.74%	11.12%	113,051
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.25%	0.25%	0.25%	68.5	42.0	\$5,222	7.69%	7.81%	4,982
Endocrine, nutritional and metabolic diseases	1.97%	1.96%	1.23%	49.2	28.7	\$3,367	3.83%	3.41%	37,041
Mental, behavioral, and neurodevelopmental disorders	7.26%	7.25%	9.37%	75.8	47.1	\$6,631	6.56%	6.17%	147,889
Diseases of the nervous system	2.80%	2.84%	3.38%	77.2	48.6	\$6,201	9.81%	9.65%	56,100
Diseases of the eye and adnexa	1.09%	1.07%	0.73%	48.0	28.3	\$3,734	4.31%	4.71%	20,358
Diseases of the ear and mastoid process	0.36%	0.36%	0.28%	57.2	34.2	\$4,219	5.75%	5.72%	6,891
Diseases of the circulatory system	4.47%	4.53%	5.51%	76.1	48.3	\$6,333	10.10%	9.52%	87,297
Diseases of the respiratory system	3.21%	3.11%	1.44%	38.3	21.6	\$2,644	3.46%	3.04%	60,213
Diseases of the digestive system	7.35%	7.19%	3.93%	41.4	23.6	\$2,911	1.88%	1.65%	133,974

Condition-specific results

SIC: All employers

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims	Percentage of closed claims converted to LTD	Number of Claims
Diseases of the skin and subcutaneous tissue	1.10%	1.08%	0.77%	53.5	32.1	\$3,737	4.69%	3.80%	20,726
Diseases of the musculoskeletal system and connective tissue	18.50%	19.08%	23.18%	78.9	49.9	\$6,368	7.77%	7.11%	371,168
Diseases of the genitourinary system	4.72%	4.71%	2.95%	46.1	26.5	\$3,297	2.08%	2.08%	88,069
Pregnancy, childbirth and the puerperium	22.25%	22.01%	20.72%	55.7	33.1	\$4,773	0.82%	0.61%	405,263
Certain conditions originating in the perinatal period	0.01%	0.01%	0.02%	62.5	37.5	\$7,612	6.14%	2.47%	256
Congenital malformations, deformations and chromosomal abnormalities	0.17%	0.18%	0.21%	70.3	43.5	\$6,174	7.94%	6.52%	3,429
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	3.70%	3.51%	2.49%	57.6	34.8	\$3,980	6.24%	2.83%	75,513
Injury, poisoning	11.37%	11.41%	11.31%	70.8	44.3	\$5,220	5.93%	5.32%	222,985
External causes, health services	2.51%	2.48%	3.56%	69.2	41.7	\$6,554	4.44%	2.71%	51,482

Condition-specific results

SIC: All employers

	% Claimants male	% Claimants female	% Claimants age 20-29	% Claimants age 30-39	% Claimants age 40-49	% Claimants age 50-59	% Claimants age 60-69	Number of Claims
Certain infectious and parasitic diseases	45.94%	54.06%	11.78%	20.64%	21.32%	27.50%	16.72%	25,752
Neoplasms	34.38%	65.62%	2.90%	12.38%	26.03%	32.99%	23.16%	113,051
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	36.60%	63.40%	9.47%	21.74%	27.02%	24.65%	14.67%	4,982
Endocrine, nutritional and metabolic diseases	31.88%	68.12%	8.13%	23.63%	29.82%	26.50%	11.07%	37,041
Mental, behavioral, and neurodevelopmental disorders	37.13%	62.87%	16.77%	31.83%	25.82%	18.95%	6.21%	147,889
Diseases of the nervous system	40.17%	59.83%	7.72%	19.19%	24.80%	30.30%	16.55%	56,100
Diseases of the eye and adnexa	50.36%	49.64%	5.11%	10.34%	14.76%	32.36%	33.08%	20,358
Diseases of the ear and mastoid process	43.51%	56.49%	8.47%	17.20%	23.83%	30.79%	17.87%	6,891
Diseases of the circulatory system	64.06%	35.94%	2.43%	8.03%	18.40%	37.04%	29.87%	87,297
Diseases of the respiratory system	41.74%	58.26%	11.16%	18.31%	20.83%	28.07%	19.00%	60,213
Diseases of the digestive system	50.88%	49.12%	9.26%	19.87%	24.39%	29.07%	15.82%	133,974

Condition-specific results

SIC: All employers

	% Claimants male	% Claimants female	% Claimants age 20-29	% Claimants age 30-39	% Claimants age 40-49	% Claimants age 50-59	% Claimants age 60-69	Number of Claims
Diseases of the skin and subcutaneous tissue	53.54%	46.46%	10.87%	19.23%	24.33%	28.40%	15.50%	20,726
Diseases of the musculoskeletal system and connective tissue	47.18%	52.82%	5.31%	12.73%	20.74%	34.75%	24.24%	371,168
Diseases of the genitourinary system	19.64%	80.36%	7.22%	21.78%	33.56%	23.74%	12.34%	88,069
Pregnancy, childbirth and the puerperium	0.00%	100.00%	31.78%	62.57%	5.34%	0.07%	0.01%	405,263
Certain conditions originating in the perinatal period	16.86%	83.14%	21.74%	32.17%	14.78%	19.13%	11.74%	256
Congenital malformations, deformations and chromosomal abnormalities	39.25%	60.75%	16.70%	23.44%	22.89%	23.22%	12.15%	3,429
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	39.22%	60.78%	10.46%	20.68%	23.13%	27.06%	16.75%	75,513
Injury, poisoning	50.87%	49.13%	13.83%	19.81%	21.66%	27.40%	15.46%	222,985
External causes, health services	35.00%	65.00%	18.32%	47.89%	15.12%	11.14%	6.77%	51,482

Term	Definition
Employer information	
Covered lives	Number of employees covered by an employer's STD program.
Timing of claim	
Active claims	Claims that were opened, closed, or had any payment or lost workday activity during the reporting year.
Closed claims	Claims with a closing date during the reporting year.
Open claims	Claims that had no closing date by the end of the reporting year.
New claims	Claims with a benefit start date during the reporting year.
Claims reaching maximum benefit duration	Claims in which days lost met or exceeded a plan's maximum benefits duration.
Claim type	
Pregnancy claim	Claims for any pregnancy-related disability. Note: pregnancy need not end in childbirth to be included.
Payments	
Payments	Dollar value of claim payments.

Term	Definition
Lost time	
Calendar days	Lost days, including elimination period and non-workdays.
Workdays	Lost workdays, not including elimination period.
Calendar year lost workdays	Lost workdays, not including elimination period, claimed during the reporting year.
Plan type	
Elimination period	The period of time between date of disability and the date STD benefits become payable.
Maximum benefits duration	The amount of time a disabled employee is eligible to receive STD benefits.