

# IBI Health and Productivity Benchmarking

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## Long-Term Disability Program

**Calendar-Year Data: 2019**

**SIC:** All employers

Based exclusively on claims active during the calendar year

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## 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 1,000 covered lives	8.6	1.6	0.0	0.0	7.5	21.7	27,760	320,978
Active claims less than 24 months old per 1,000 covered lives	14.5	5.4	0.0	0.0	14.8	36.4	27,760	320,978
New claims per closed claim	0.7	0.0	0.0	0.0	1.0	1.9	25,213	441,899
Calendar year payments per active claim	\$14,537	\$7,814	\$1,140	\$2,759	\$17,890	\$33,692	55,999	449,797
Calendar year payments per covered life	\$355	\$91	\$9	\$29	\$260	\$718	34,917	360,865
Payments per closed claim	\$36,824	\$11,442	\$907	\$3,259	\$34,887	\$86,368	25,719	153,515
Claims for which SSDI was awarded as a percentage of active claims	62.2%	---	---	---	---	---	46,122	309,595
Claimants returning to work as a percentage of closed claims	34.7%	---	---	---	---	---	21,163	108,297
Claimants returning to work as a percentage of closed claims less than 24 months old	47.4%	---	---	---	---	---	13,539	78,084

## Results by plan type

SIC: All employers

Elimination period	Wage replacement rate	Calendar year payments per active claim	Claims for which SSDI was awarded as a percentage of active claims	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
90 days	41-55	\$14,328	60.2%	36.2%	53.8%	12,029
90 days	56-70	\$14,987	52.5%	34.9%	50.0%	63,955
90 days	71-85	\$22,276	22.2%	40.0%	66.7%	10
90 days	86-100	\$17,028	42.9%	48.6%	50.0%	87
180 days	41-55	\$12,952	66.2%	22.6%	35.8%	18,440
180 days	56-70	\$16,910	59.7%	19.5%	34.3%	81,042
180 days	71-85	\$24,321	97.9%	0.0%	---	72
180 days	86-100	\$10,528	37.5%	8.3%	11.1%	52
Other	41-55	\$11,499	68.2%	28.5%	52.3%	25,644
Other	56-70	\$16,600	82.8%	17.7%	35.7%	35,180
Other	71-85	\$15,725	92.9%	0.0%	0.0%	77
Other	86-100	\$13,312	58.8%	0.0%	0.0%	254

## Condition-specific results

SIC: All employers

	% New claims	% Payments for new claims	Calendar year payments per active claim	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
Certain infectious and parasitic diseases	0.6%	0.7%	\$16,306	30.8%	55.1%	5,294
Neoplasms	15.0%	18.1%	\$14,088	30.1%	37.3%	58,702
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.4%	0.4%	\$16,036	31.6%	45.4%	2,297
Endocrine, nutritional and metabolic diseases	1.4%	1.6%	\$13,968	26.9%	45.5%	9,975
Mental, behavioral, and neurodevelopmental disorders	9.3%	10.1%	\$17,157	30.1%	37.2%	37,415
Diseases of the nervous system	6.4%	9.5%	\$18,459	16.5%	36.3%	62,037
Diseases of the eye and adnexa	0.9%	1.2%	\$17,377	24.3%	45.2%	8,189
Diseases of the ear and mastoid process	0.4%	0.6%	\$21,212	22.3%	36.0%	2,923
Diseases of the circulatory system	8.2%	9.7%	\$14,150	24.2%	42.1%	54,134
Diseases of the respiratory system	2.0%	2.1%	\$11,551	17.0%	33.4%	13,808
Diseases of the digestive system	2.6%	2.5%	\$14,593	45.2%	58.2%	11,327

## Condition-specific results

SIC: All employers

	% New claims	% Payments for new claims	Calendar year payments per active claim	Claimants returning to work as a percentage of closed claims	Claimants returning to work as a percentage of closed claims less than 24 months old	Number of Claims
Diseases of the skin and subcutaneous tissue	0.8%	0.8%	\$13,663	36.8%	55.0%	4,372
Diseases of the musculoskeletal system and connective tissue	27.6%	26.4%	\$13,901	35.0%	50.0%	142,550
Diseases of the genitourinary system	2.2%	1.8%	\$10,750	41.9%	61.1%	12,027
Pregnancy, childbirth and the puerperium	6.8%	2.4%	\$3,266	70.9%	71.0%	11,367
Certain conditions originating in the perinatal period	0.0%	0.0%	\$12,113	14.3%	33.3%	52
Congenital malformations, deformations and chromosomal abnormalities	0.2%	0.2%	\$16,534	27.4%	49.6%	1,806
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	2.4%	2.4%	\$17,187	29.7%	45.1%	11,078
Injury, poisoning	12.0%	9.0%	\$11,817	51.5%	61.1%	41,388
External causes, health services	0.9%	0.6%	\$12,725	46.2%	54.6%	3,073

## Condition-specific results

SIC: All employers

	% Male	% Female	% Claimant age 20-29	% Claimant age 30-39	% Claimant age 40-49	% Claimant age 50-59	% Claimant age 60-69	Number of Claims
Certain infectious and parasitic diseases	59.84%	40.16%	2.67%	20.32%	30.60%	33.36%	12.17%	5,294
Neoplasms	41.64%	58.36%	1.64%	7.56%	19.46%	40.79%	27.96%	58,702
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	40.23%	59.77%	4.01%	15.59%	28.69%	34.65%	15.50%	2,297
Endocrine, nutritional and metabolic diseases	55.34%	44.66%	1.94%	10.75%	27.21%	43.41%	15.78%	9,975
Mental, behavioral, and neurodevelopmental disorders	34.84%	65.16%	6.82%	24.36%	30.30%	28.76%	9.32%	37,415
Diseases of the nervous system	44.96%	55.04%	3.36%	15.47%	29.72%	37.11%	13.70%	62,037
Diseases of the eye and adnexa	54.28%	45.72%	2.53%	11.27%	25.59%	41.45%	17.97%	8,189
Diseases of the ear and mastoid process	50.12%	49.88%	1.44%	10.13%	25.80%	43.11%	18.47%	2,923
Diseases of the circulatory system	60.81%	39.19%	1.24%	6.58%	22.33%	44.20%	23.47%	54,134
Diseases of the respiratory system	47.38%	52.62%	1.04%	5.36%	17.15%	45.82%	28.48%	13,808
Diseases of the digestive system	46.34%	53.66%	3.26%	13.35%	26.39%	37.34%	18.27%	11,327

## Condition-specific results

SIC: All employers

	% Male	% Female	% Claimant age 20-29	% Claimant age 30-39	% Claimant age 40-49	% Claimant age 50-59	% Claimant age 60-69	Number of Claims
Diseases of the skin and subcutaneous tissue	49.38%	50.62%	2.61%	11.16%	26.76%	39.64%	18.39%	4,372
Diseases of the musculoskeletal system and connective tissue	46.23%	53.77%	1.90%	10.18%	25.52%	41.51%	19.66%	142,550
Diseases of the genitourinary system	50.90%	49.10%	2.40%	12.63%	28.50%	38.78%	16.37%	12,027
Pregnancy, childbirth and the puerperium	0.00%	100.00%	27.49%	65.43%	6.82%	0.17%	0.04%	11,367
Certain conditions originating in the perinatal period	51.92%	48.08%	11.54%	13.46%	26.92%	25.00%	23.08%	52
Congenital malformations, deformations and chromosomal abnormalities	41.47%	58.53%	7.36%	22.26%	31.51%	30.79%	7.64%	1,806
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	46.03%	53.97%	4.14%	14.20%	24.73%	36.74%	18.23%	11,078
Injury, poisoning	51.17%	48.83%	6.36%	14.99%	24.00%	34.26%	18.50%	41,388
External causes, health services	46.81%	53.19%	6.67%	15.13%	21.64%	35.89%	18.68%	3,073

Term	Definition
<b>Employer information</b>	
Covered lives	Number of employees covered by an employer's LTD program.
<b>Timing of claim</b>	
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.
<b>Payments</b>	
Payments	Dollar value of claim payments.
<b>Plan type</b>	
Elimination period	The period of time between date of disability and the date LTD benefits become payable.
Wage replacement rate	The percentage of an employee's wages paid as LTD benefits.

**Term**

**Definition**

**Other**

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SSDI

Social Security Disability