



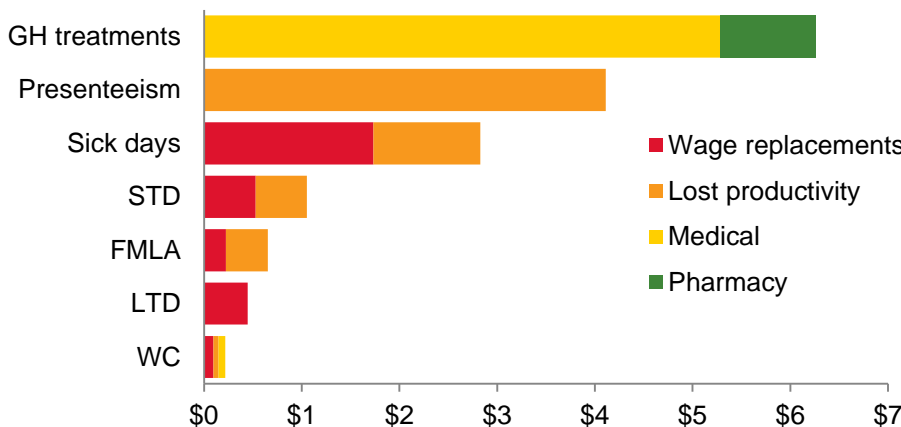
Overview: Costs for illness and injury in an employer's workforce are more than just medical and pharmacy expenses. They include wage replacements for incidental and disability absences, productivity losses due to underperformance on the job ("presenteeism"), and lost productivity costs such as missed revenue opportunities, overtime and overstaffing.

This report derives from a model developed by the Integrated Benefits Institute based on millions of disability claims in IBI's Benchmarking data, the Health and Productivity Questionnaire (HPQ), and nationally-representative data from the CDC, AHRQ and BLS. It provides an overview of total absence, productivity and treatment costs in two sections (premiums and administrative expenses are excluded). Section I reports health-related costs. Section II reports health-related lost worktime and costs per lost workday. An Appendix provides details on the assumptions behind the numbers.

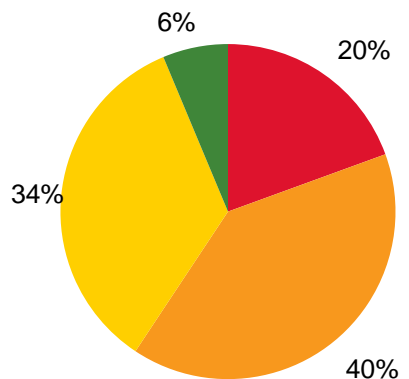
REPORTING BASIS: 2,000 EMPLOYEES IN THE OTHER INFORMATION SERVICES INDUSTRY (NAICS 5191)

SECTION I: FULL COST SUMMARY: \$15.6 MILLION

Full costs of illness by category - millions



Med. & Rx are only 41% of full costs.



FULL COSTS OF ILLNESS - MILLIONS

	Wage replacements	Lost productivity	Medical	Pharmacy	Total
Total	\$3.0	\$6.2	\$5.4	\$1.0	\$15.6
Sick days	\$1.7	\$1.1			\$2.8
STD	\$0.5	\$0.5			\$1.1
LTD	\$0.4				\$0.4
WC	\$0.1	\$0.1	\$0.1		\$0.2
FMLA	\$0.2	\$0.4			\$0.7
Presenteeism		\$4.1			\$4.1
GH treatments			\$5.3	\$1.0	\$6.3
<i>Employees</i>			\$3.1	\$0.6	\$3.7
<i>Dependents</i>			\$2.2	\$0.4	\$2.5

Columns or rows may not sum to total due to rounding. Blue cells have no defined costs.

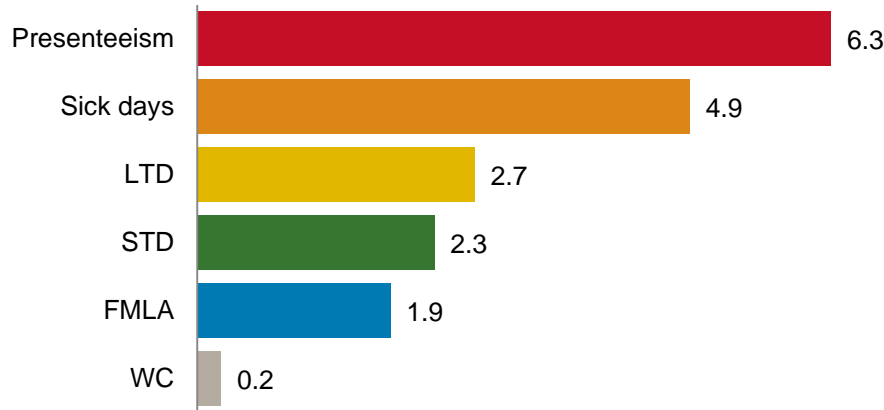
Data do not permit identification of WC medical and pharmacy costs separately. WC wage replacements includes non-wage indemnity costs.

FMLA wage replacements include benefits continuation only.



SECTION II: LOST WORK TIME SUMMARY: 18.3 THOUSAND FTE DAYS

Lost workdays by category - thousands



LOST WORK DAYS

	FTE Days		Costs per lost workday		
	thousands	Per FTE	Wages & benefits	LP	Total
Total	18.3	9.8	\$165	\$339	\$504
Sick days	4.9	2.6	\$357	\$225	\$581
Paid	3.8	2.0	\$416	\$225	\$641
Unpaid	1.0	0.6	\$141	\$225	\$366
STD	2.3	1.3	\$225	\$225	\$450
LTD	2.7	1.5	\$163	\$0	\$163
WC	0.2	0.1	\$410	\$225	\$634
FMLA	1.9	1.0	\$117	\$225	\$342
Presenteeism	6.3	3.4	\$0	\$657	\$657

Columns or rows may not sum to total due to rounding.

Presenteeism is reported in equivalent days, based on the estimation that 74.8% of employees have at least one chronic illness, and that compared to employees with no chronic illness, chronically-ill employees lose 1.8% more of each workday to underperformance on the job.

Unpaid sick days and FMLA days include only the benefits continuation as wage replacements.

WC wage replacements includes non-wage indemnity costs.

DETAILED DISABILITY OUTCOMES

	Claims per 100 covered lives	Lost workdays per claim	Wage replacements per claim	Medical costs per claim	Non-wage indemnity costs per claim
STD	5.2	35.4	\$7,965		
Non-pregnancy	3.5	35.9	\$8,078		
Pregnancy	1.7	33.6	\$7,560		
LTD	1.1	208.3	\$33,953		
WC	0.6	104.7	\$27,737	\$5,824	\$2,703
Without TTD	0.4			\$4,168	\$2,954
With TTD	0.2	62.8	\$16,642	\$9,136	\$2,577
FMLA	7.0	18.2			

Blue cells have no defined costs or absences.

FMLA is for stand-alone leaves only. FMLA wage replacements include benefits continuation only.



INDUSTRY BASIS: OTHER INFORMATION SERVICES (NAICS 5191)

WORKFORCE, PAY AND BENEFITS

Total headcount	2,000
% full-time workers	86.7%
FTEs	1,867
Total wages and benefits	\$216,444,706
<i>Total wages paid to employees</i>	<i>\$143,246,000</i>
Benefits load	51.1%
Average daily wages paid to employees	\$275
Average daily benefits paid to employees	\$141

BENEFITS CHARACTERISTICS

% of EEs with paid sick days	74.3%
% of EEs enrolled in STD plan	68.0%
% of EEs enrolled in LTD plan	64.0%
% of EEs enrolled in GH plan	67.1%
Dependent minors per enrolled EE	0.354
Dependent spouses per enrolled EE	0.689
STD wage replacement rate	63.6%
STD maximum weekly benefit	\$561
LTD wage replacement rate	59.4%
LTD maximum monthly benefit	\$9,340
WC state policies	US workforce average
WC wage replacement rate	66.3%
WC maximum weekly benefit	\$855

DEMOGRAPHIC CHARACTERISTICS

% of employees who are female	40.6%
% of employees aged 18-34	36.5%
% of employees aged 35-54	48.0%
% of employees aged 55+	15.5%

OCCUPATIONAL CHARACTERISTICS

% of employees in each EEO occupation class:

Class 1 (officials & managers)	17.3%
Class 2 (professionals)	45.5%
Class 3 (technicians)	0.4%
Class 4 (sales workers)	8.2%
Class 5 (administrative support)	26.7%
Class 6 (skilled crafts & repairs)	0.3%
Class 7 (operators)	0.2%
Class 8 (laborers)	0.2%
Class 9 (service workers)	1.2%

LOST PRODUCTIVITY MULTIPLIERS

Absence	1.54
Presenteeism	1.58



The Total Costs of Workforce Health & Snapshot Data Inputs

BLANK CELLS INDICATE THAT INFORMATION WAS NOT PROVIDED BY USER

NAICS Sector

51: Information

NAICS 3-digit industry

519: Other Information Services

NAICS 4-digit industry

5191: Other Information Services

Total headcount 2,000

% full-time workers

Total wages and benefits
Total wages paid to employees

% of EEs with paid sick days
% of EEs enrolled in STD plan
% of EEs enrolled in LTD plan
% of EEs enrolled in GH plan
Are family members enrolled in the GH plan? -- Select yes or no --

STD wage replacement rate
STD maximum weekly benefit
LTD wage replacement rate
LTD maximum monthly benefit

FOR WC: IF all or most of your employees work in a single state, select from the pull-down list. Make no selection otherwise. -- Select a State --

Demographic characteristics

% of employees who are female
% of employees aged 18-34
% of employees aged 35-54
% of employees aged 55+

OCCUPATIONAL CHARACTERISTICS

% of employees in each EEO occupation class:

Class 1 (officials & managers)
Class 2 (professionals)
Class 3 (technicians)
Class 4 (sales workers)
Class 5 (administrative support)
Class 6 (skilled crafts & repairs)
Class 7 (operators)
Class 8 (laborers)
Class 9 (service workers)