



**Long-Term Disability (LTD) Incident Trend**

	UBC	
	2010	2011
LTD incidence - UBC	0.7%	0.5%
LTD incidence - Industry	1.1%	0.8%

**Description**

- Long-term Disability Plan (also known as Income Replacement Plan and Disability Benefit Plan) provides income in the event of absence due to illness or injury beyond 6 months (4 months for CUPE 2950)
- Aggregate Data Only
- Based on Calendar Year (January to December)

The claims incidence rate of a group can be viewed as the number of new disabilities on an annual basis. It is typically expressed either as a percentage or as a rate per 1,000 employees.

For example, the incidence rate for similar groups in the industry is 0.8%, or 8 per 1,000 employees. This means you would expect 8 new claims per year for every 1,000 active employees in the group. For illustrative purposes, if the group has 10,000 active employees, then in any given year, you would expect  $8/1,000 \times 10,000 = 80$  new disability claims.

**Benchmark**

Industry Benchmark is based on similar groups and industries to UBC, and is provided by Mercer Human Resources Consulting

Person with lead responsibility for this metric: Manager, Benefits

Data collection will be from: Sun Life, Homewood Human Solutions and FMIS

Date: Calendar Year

**Explanation of Results**

The claims incidence rate indicates fluctuations on a year-over-year basis with an increasing trend for UBC in 2012, while the industry continues to project a stable trend. UBC's number of new disabilities was previously below the industry trend, and is now aligned with it. A factor that can affect time loss is the aging population of the University's workforce. There are effective short-term intervention practices in place to minimize time loss, and advances in medicine and supportive health benefits programs provide for earlier diagnosis and treatment successes that continue to keep employees in the workplace. However, employees are also being supported with access to income benefits when medically unable to be in the workplace.

**Recommended Action**

Focus on early intervention and prevention by continuing to promote return to work services and other programs that focus on keeping employees productive and engaged in the workplace.