



STATE OF WISCONSIN  
Department of Employee Trust Funds  
David A. Stella  
SECRETARY

801 W Badger Road  
PO Box 7931  
Madison WI 53707-7931

1-877-533-5020 (toll free)  
Fax (608) 267-4549  
<http://etf.wi.gov>

## CORRESPONDENCE MEMORANDUM

**DATE:** February 22, 2010

**TO:** Teachers Retirement Board  
Wisconsin Retirement Board

**FROM:** Diane Poole, Director  
Disability Programs Bureau

**SUBJECT:** 2009 Benefit Annuity Statistics

**This memo is for informational purposes only. No Board action is required.**

Attached is the Wisconsin Retirement System (WRS) *Disability Annuity Statistics* for 2009. The report provides information on disability benefit annuity applications approved by the Boards throughout 2009.

### 2009 DISABILITY ANNUITY HIGHLIGHTS

- The Department completed disability benefit estimates for 725 participants.
- § 40.63 Disability Retirement benefits were started for 175 participants.
- Duty Disability benefits were started for 23 participants.
- For the disability annuity benefits approved by both the Teachers Retirement Board and the Wisconsin Retirement Board, the most popular benefit option was "100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed."

### TEACHERS RETIREMENT BOARD SPECIFICS

- 94% of Teachers Retirement Board (TRB) disability applications were approved/deemed approved. Only 3% were cancelled/void/withdrawn/invalid, and 3% were denied.
- 55% of TRB disability annuities started were for females and 45% were for males.
- 28% of TRB disability applications were for participants aged 51-55, 23% were for participants aged 56-60, and 34% were for participants aged 61-65.
- 69% of TRB disability applications had one of three disabilities: Cancer (32%), Neurology (22%), and Mental Illness (15%).

Reviewed and approved by Lisa Ellinger, Division of Insurance Services.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Board	Mtg Date	Item #
WR	3.18.10	5Aii
TR	3.18.10	5Aii

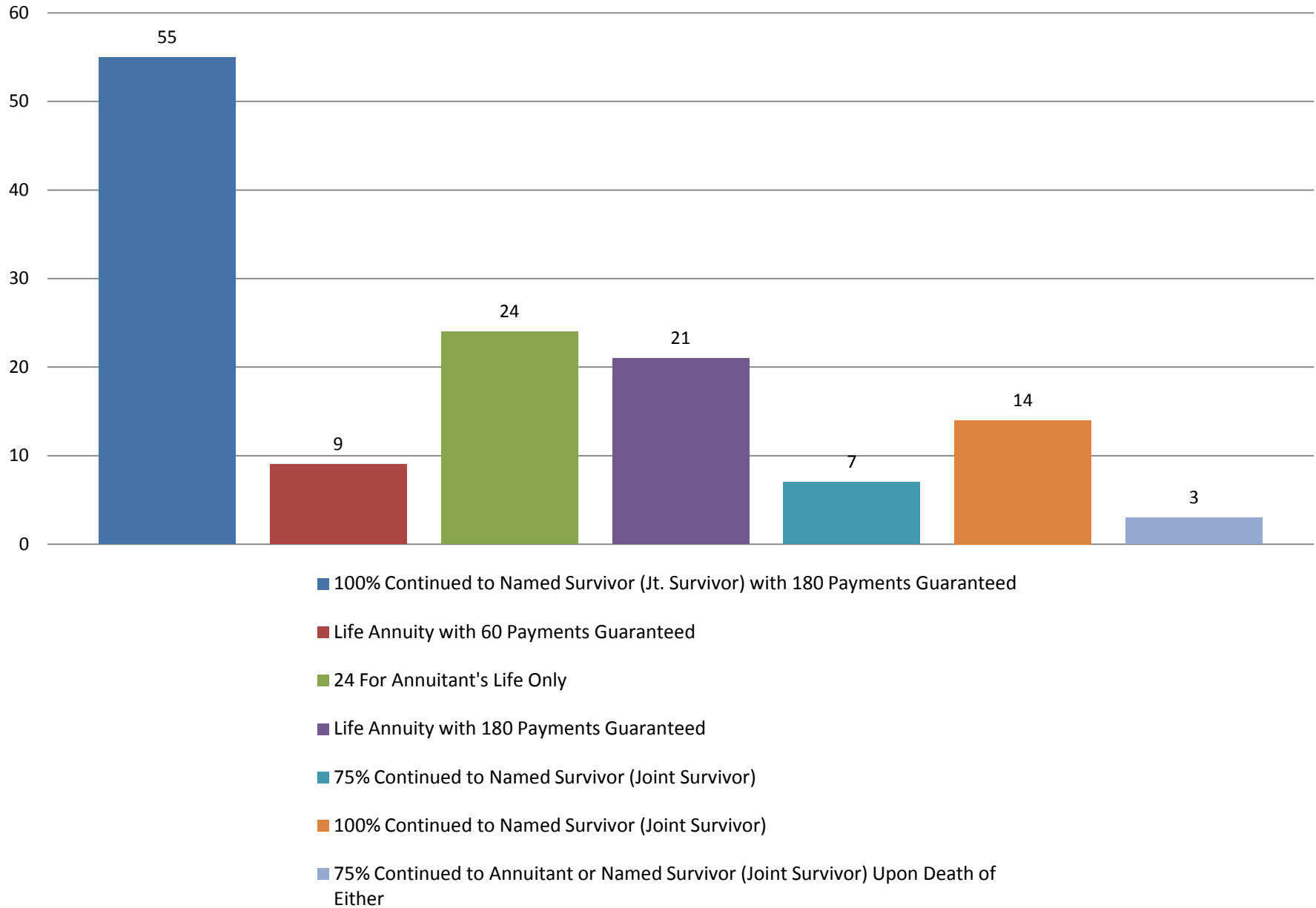
## **WISCONSIN RETIREMENT BOARD SPECIFICS**

- 88% of Wisconsin Retirement Board (WRB) disability applications were approved/deemed approved. Only 3% were denied and 9% were cancelled.
- 53% of WRB disability annuities started were for females and 47% were for males.
- 18% were for participants aged 46-50, 45% of WRB disability applications were for participants aged 51-55, and 29% were for participants aged 56-60.
- 60% of the WRB disability applications had one of three disabilities: Orthopedic (26%), Neurology (18%), and Cancer (16%).

Please contact me at (608) 266-5387 or [diane.poole@etf.state.wi.us](mailto:diane.poole@etf.state.wi.us) if you have any comments or questions.

Attachment: Disability Annuity Statistics

## 2009 Wisconsin Retirement Board Disability Annuities Started by Option Type



2009 DISABILITY BENEFIT APPLICATIONS													
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
2009 Disability Estimates Requested	60	57	56	71	57	63	57	59	63	62	74	63	742
2009 Disability Estimates. Completed	43	77	54	68	63	50	58	59	66	60	70	57	725
<b>2009 Disability Annuities Started</b>													
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
2009 Teachers Retirement Board § 40.63	1	2	5	7	4	3	5	2	3	3	3	4	42
2009 Wisconsin Retirement Board § 40.63	3	6	20	17	11	10	13	14	7	7	11	14	133
2009 § 40.65 Duty Disability	4	3	2	1	1	1	2	0	2	4	3	0	23
<b>TOTAL</b>	<b>8</b>	<b>11</b>	<b>27</b>	<b>25</b>	<b>16</b>	<b>14</b>	<b>20</b>	<b>16</b>	<b>12</b>	<b>14</b>	<b>17</b>	<b>18</b>	<b>198</b>

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY OPTION													
Option	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Total
100% Continued to Named Survivor (Jt. Survivor)	0	1	2	2	2	1	0	2	1	1	0	2	14
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	0	0	0	0	1	0	0	0	0	0	0	1
Life Annuity with 180 Payments Guaranteed	0	0	1	1	0	0	3	0	0	0	2	0	7
75% Continued to Named Survivor (Joint Survivor)	0	1	1	3	1	1	1	0	1	1	1	0	11
100% Continued to Named Survivor (Joint Survivor) Upon Death of Either	0	0	0	0	1	0	1	0	0	0	0	1	3
100% Continued to Named Survivor (Joint Survivor) Upon Death of Either	1	0	1	1	0	0	0	0	1	1	0	1	6
100% Continued to Named Survivor (Joint Survivor) Upon Death of Either	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>42</b>

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY GENDER													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2009 Female	0	1	3	2	3	1	4	2	1	2	1	3	23
2009 Male	1	1	2	5	1	2	1	0	2	1	2	1	19
<b>TOTAL</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>7</b>	<b>4</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>42</b>

**TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION**

<u>Type of Determination</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Approval	2	8	6	9	3	6	6	3	4	5	3	5	60
Cancelled	0	0	1	0	0	1	0	0	0	0	0	0	2
Deemed Approved	0	1	0	0	0	0	0	0	0	0	0	0	1
Denial	0	1	0	0	0	0	0	0	1	0	0	0	2
Denial Rescinded: Approval	0	0	0	0	0	0	0	0	0	0	0	0	0
Termed	0	0	0	0	0	0	0	0	0	0	0	0	0
Termed Rescinded: Approved	0	0	0	0	0	0	0	0	0	0	0	0	0
Void/Withdrawn/Invalid	0	0	0	0	0	0	0	0	0	0	0	0	0
§ 40.63 Waiver	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	2	10	7	9	3	7	6	3	5	5	3	5	65

**TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE**

<u>§ 40.63 Disability Application's by Age</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
20-25	0	0	0	0	0	0	0	0	0	0	0	0	0
26-30	0	0	0	0	0	0	0	0	0	0	0	0	0
31-35	0	0	0	0	0	0	0	0	0	0	0	0	0
36-40	0	0	0	0	0	0	0	0	0	0	0	0	0
41-45	0	2	0	1	0	0	1	0	0	1	0	0	5
46-50	0	0	1	0	0	0	0	1	1	0	0	2	5
51-55	1	4	4	3	1	2	0	1	1	1	0	0	18
56-60	0	1	1	2	1	3	3	0	0	2	1	1	15
61-65	1	3	1	3	1	2	2	1	3	1	2	2	22
<b>TOTAL</b>	2	10	7	9	3	7	6	3	5	5	3	5	65

**TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE**

<u>Disability Type</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Brain Injury	0	0	0	0	0	0	0	0	0	0	0	0	0
Cancer	1	3	2	2	2	1	3	2	1	1	1	2	21
Cardiovascular	0	0	0	1	0	0	0	0	0	0	1	0	2
Chronic Fatigue	0	0	0	0	0	0	0	0	0	0	0	0	0
Diabetes	0	0	0	0	0	0	0	0	0	0	0	0	0
Eye Disorders	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastro/Intestinal	0	0	0	1	0	1	0	0	0	0	0	0	2
Mental Illness	0	1	2	2	0	1	1	1	0	1	0	1	10
Mutiple Medical Problems	0	2	1	0	1	2	0	0	2	0	0	0	8
Multiple Sclerosis	0	0	0	0	0	0	0	0	0	0	0	0	0
Muscle/Tissue	0	1	0	0	0	0	0	0	0	0	0	0	1
Nephrology	0	0	0	0	0	0	0	0	0	1	0	1	2
Neurology	1	2	1	3	0	2	2	0	1	2	0	0	14
Orthopedic	0	0	1	0	0	0	0	0	1	0	1	1	4
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Reflex Sympathetic Dystrophy	0	0	0	0	0	0	0	0	0	0	0	0	0
Respiratory	0	0	0	0	0	0	0	0	0	0	0	0	0
Unknown	0	1	0	0	0	0	0	0	0	0	0	0	1
<b>TOTAL</b>	2	10	7	9	3	7	6	3	5	5	3	5	65

**WISCONSIN RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY OPTION**

<u>Option</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
100% Continued to Named Survivor (Jt. Survivor)	2	2	8	9	3	6	4	6	4	1	2	8	55
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	1	1	3	0	2	0	0	1	1	0	0	9
Life Annuity with 180 Payments Guaranteed	1	1	3	2	3	1	4	1	1	2	5	0	24
75% Continued to Named Survivor (Joint Survivor)	0	0	3	1	3	0	3	3	0	2	2	4	21
100% Continued to Named Survivor (Joint Survivor) Upon Death of Either	0	1	0	0	0	0	2	1	0	1	1	1	7
	0	0	4	2	2	1	0	3	0	0	1	1	14
	0	1	1	0	0	0	0	0	1	0	0	0	3
<b>TOTAL</b>	3	6	20	17	11	10	13	14	7	7	11	14	133

WISCONSIN RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY GENDER													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2009 Female	3	3	9	8	8	5	9	6	4	3	9	4	71
2009 Male	0	3	11	9	3	5	4	8	3	4	2	10	62
<b>TOTAL</b>	3	6	20	17	11	10	13	14	7	7	11	14	133

WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION													
<u>Type of Determination</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Approval	5	14	15	15	5	12	13	4	8	10	13	8	122
Cancelled	1	1	2	2	1	3	0	0	1	0	2	0	13
Deemed Approved	0	0	0	0	0	0	0	1	0	0	1	0	2
Denial	0	0	3	1	0	0	0	0	0	0	0	0	4
Denial Rescinded: Approved	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Termed	0	0	0	0	0	0	0	0	0	1	0	0	1
Term Rescinded: Approved	0	0	0	0	0	0	0	0	0	0	0	0	0
Void/Withdrawn/Invalid	0	0	0	0	0	0	0	0	0	0	0	0	0
§ 40.63 Waiver	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	6	15	20	18	6	15	13	5	9	11	16	8	142

WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE													
<u>§ 40.63 Disability App's by Age</u>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
20-25	0	0	0	0	0	0	0	0	0	0	0	0	0
26-30	0	0	0	0	0	0	0	0	0	0	0	0	0
31-35	0	0	0	0	0	0	0	0	0	0	0	0	0
36-40	0	0	0	0	0	0	0	0	0	0	0	0	0
41-45	0	0	1	1	0	0	0	0	0	0	0	0	2
46-50	2	4	3	0	2	0	3	1	3	4	3	1	26
51-55	3	3	11	8	1	6	7	4	5	4	6	5	63
56-60	1	6	4	7	2	9	2	0	1	2	5	2	41
61-65	0	2	1	2	1	0	1	0	0	1	1	0	9
<b>TOTAL</b>	6	15	20	18	6	15	13	5	9	11	15	8	141

**WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE**

<b>Disability Type</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Brain Injury	0	0	0	0	0	0	0	0	0	0	0	0	0
Cancer	2	1	3	5	2	1	1	1	1	1	2	2	22
Cardiovascular	0	0	0	0	0	0	2	0	0	0	1	1	4
Chemical Dependency	0	0	0	0	0	0	0	0	0	0	0	0	0
Diabetes	0	0	0	0	0	0	0	0	0	0	1	0	1
Eye Disorders	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastro/Intestinal	0	1	0	0	0	0	1	0	0	0	1	0	3
Hearing Disorders	0	0	0	0	0	1	0	0	0	0	0	0	1
Mental Illness	0	1	4	2	0	1	0	1	0	2	0	1	12
Mutiple Medical Problems	1	4	0	1	1	1	3	2	1	0	1	3	18
Multiple Sclerosis	0	0	0	0	0	0	0	0	0	0	0	0	0
Muscle/Tissue	0	0	0	0	0	0	0	0	0	0	0	0	0
Nephrology	0	0	2	1	0	1	0	0	0	0	4	0	8
Neurology	1	2	4	2	2	3	1	1	2	6	0	1	25
Orthopedic	2	5	4	6	1	5	5	0	5	1	3	0	37
Other	0	0	1	1	0	0	0	0	0	0	2	0	4
Reflex Sympathetic Dystrophy	0	0	0	0	0	0	0	0	0	0	0	0	0
Respiratory	0	1	2	0	0	1	0	0	0	1	0	0	5
Unknown	0	0	0	0	0	1	0	0	0	0	0	0	1
<b>TOTAL</b>	<b>6</b>	<b>15</b>	<b>20</b>	<b>18</b>	<b>6</b>	<b>15</b>	<b>13</b>	<b>5</b>	<b>9</b>	<b>11</b>	<b>15</b>	<b>8</b>	<b>141</b>