



STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

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

1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

CORRESPONDENCE MEMORANDUM

DATE: May 28, 2014
TO: Teachers Retirement Board
Wisconsin Retirement Board
FROM: Deb Roemer, Director
Disability Programs Bureau
Division of Insurance Services
SUBJECT: January – March 2014 Quarterly Disability Annuity Statistics

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

Attached is the Wisconsin Retirement System (WRS) *Disability Benefit Annuity Statistical Report* for January through March 2014. The report provides quarterly data on: number of annuities started, options selected, gender, determination, age, and disability type. Also attached is the WRS *Duty Disability Benefit Statistical Report* for January through March 2014.

TRENDS ON DISABILITY ANNUITIES

The trends, when compared to the same quarter over the past five years, are as follows:

- The number of new disability annuities under the Teachers Retirement (TR) Board is lower. TR Board had 6 under its jurisdiction, compared to an average of 8.4; the number of new disability annuities under the Wisconsin Retirement (WR) Board was slightly higher, with 30 under its jurisdiction, compared to an average of 28.8.
- The most-selected annuity options under TR and WR jurisdiction were “100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed.”
- For the TR Board, females continue to be the predominant user of the \$40.63 Disability Retirement Annuity benefit. For the WR Board, there were equal numbers of male and female users of the \$40.63 Disability Retirement Annuity benefit.
- The majority of TR and WR applications are approved; less than 1% are denied.
- The predominant age group for this quarter in the last five years for TR is 56-60 and for WR 51-55.
- The prevalent disability types for TR Board annuities for this quarter in the last five years are: cancer; multiple medical problems, and mental illness. For WR Board annuities, the prevalent disability types are: orthopedic, neurology and cancer.

Reviewed and approved by Lisa Ellinger, Administrator, Div. of Insurance Services

Electronically Signed 6/12/14

Board	Mtg Date	Item #
JM	6.26.14	4D

PRIORITIES

The top priority for the Disability Programs Bureau is to review applications and, if appropriate, approve disability benefits for qualifying members as quickly as possible so individuals are not without income. Approving a disability benefit requires extensive follow-up with the applicant, employer, and health care providers. An application can take up to a year to process because of this inherent dependency on outside sources to provide documentation. However, the majority of applications are processed in an average of three months. The second priority is to maintain existing disability accounts. This requires obtaining the necessary medical and income information, which also requires communication with outside sources.

We would appreciate any feedback that you may offer for improving this report. Please contact me at (608) 266-5387 or deb.roemer@etf.wi.gov if you have comments or questions.

Attachment: A. Disability Benefit Annuity Statistical Report
B. Duty Disability Benefit Statistical Report

**STATE OF WISCONSIN
DEPARTMENT OF EMPLOYEE TRUST FUNDS**

**WISCONSIN RETIREMENT SYSTEM (WRS)
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT
JANUARY - MARCH 2014**

WRS DISABILITY BENEFITS				
	Jan	Feb	Mar	Total
Disability Estimates Requested	42	57	33	132
Disability Estimates Completed	45	64	34	143
Disability Annuities Started (on payroll)				
	Jan	Feb	Mar	Total
Teachers Retirement Board § 40.63	4	2	1	7
Wisconsin Retirement Board § 40.63	10	6	14	30
Total Annuities Started	14	8	15	37

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED				
<u>Option</u>	Jan	Feb	Mar	Total
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	1	0	1	2
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	0	0	0
Life Annuity with 180 Payments Guaranteed	2	0	0	2
75% Continued to Named Survivor (Joint Survivor)	1	1	0	2
100% Continued to Named Survivor (Joint Survivor)	0	0	0	0
75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either	0	1	0	1
TOTAL	0	0	0	0
	4	2	1	7

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY GENDER					
<u>§ 40.63 Disability Benefits by Gender</u>	% Pop.*	Jan	Feb	Mar	% of Total
Females	68%	4	2	0	86%
Males	32%	0	0	1	14%
TOTAL	100%	4	2	1	100%

*Active and inactive Teacher's Retirement Board population as of 12/31/13 for 2014

TEACHERS BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION				
<u>Type of Determination</u>	Jan	Feb	Mar	Total
Approved	3	0	3	6
Cancelled	0	0	0	0
Deemed Approved	0	0	0	0
Denial	0	0	1	1
Denial Rescinded: Approved	0	0	0	0
Termed	0	0	0	0
Termed Rescinded: Approved	0	0	0	0
Void/Withdrawn/Invalid	0	0	0	0
§ 40.63 Waiver	0	0	0	0
TOTAL	3	0	4	7

**STATE OF WISCONSIN
DEPARTMENT OF EMPLOYEE TRUST FUNDS**

**WISCONSIN RETIREMENT SYSTEM (WRS)
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT
JANUARY - MARCH 2014**

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE				
§ 40.63 Disability Benefits by Age	Jan	Feb	Mar	Total
20-25	0	0	0	0
26-30	0	0	0	0
31-35	0	0	0	0
36-40	0	0	0	0
41-45	0	0	0	0
46-50	0	0	1	1
51-55	3	0	2	5
56-60	0	0	1	1
61-65	0	0	0	0
TOTAL	3	0	4	7

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE				
Disability Type	Jan	Feb	Mar	Total
Brain Injury	0	0	0	0
Cancer	1	0	1	2
Cardiovascular	0	0	1	1
Chronic Fatigue	0	0	0	0
Diabetes	0	0	0	0
Eye Disorders	0	0	0	0
Gastro/Intestinal	0	0	0	0
Hearing Disorder	0	0	0	0
Mental Illness	0	0	1	1
Multiple Medical Problems	0	0	1	1
Multiple Sclerosis	0	0	0	0
Muscle/Tissue	0	0	0	0
Nephrology	0	0	0	0
Neurology	2	0	0	2
Orthopedic	0	0	0	0
Other	0	0	0	0
Reflex Sympathetic Dystrophy (RSD)	0	0	0	0
Respiratory	0	0	0	0
Unknown	0	0	0	0
TOTAL	3	0	4	7

**STATE OF WISCONSIN
DEPARTMENT OF EMPLOYEE TRUST FUNDS**

**WISCONSIN RETIREMENT SYSTEM (WRS)
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT
JANUARY - MARCH 2014**

WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED				
Option	Jan	Feb	Mar	Total
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	5	3	5	13
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	0	0	0
Life Annuity with 180 Payments Guaranteed	0	1	0	1
75% Continued to Named Survivor (Joint Survivor)	3	1	3	7
100% Continued to Named Survivor (Joint Survivor)	1	0	4	5
75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either	1	1	2	4
	0	0	0	0
TOTAL	10	6	14	30

WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY GENDER					
§ 40.63 Disability Benefits by Gender	% Pop.*	Jan	Feb	Mar	% of Total
Females	62%	6	2	7	50%
Males	38%	4	4	7	50%
TOTAL	100%	10	6	14	100%

* Active and inactive WR population as of 12/31/2013 for 2014

WI RETIREMENT BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED

WI RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION				
Type of Determination	Jan	Feb	Mar	Total
Approved	10	10	11	31
Cancelled	1	0	1	2
Deemed Approved	0	0	0	0
Denial	0	1	0	1
Denial Rescinded: Approved	0	0	0	0
Other	0	0	0	0
Termed	0	0	0	0
Term. Rescinded: Approved	0	0	0	0
Void/Withdrawn/Invalid	0	1	0	1
§. 40.63 Waiver	0	0	0	0
TOTAL	11	12	12	35

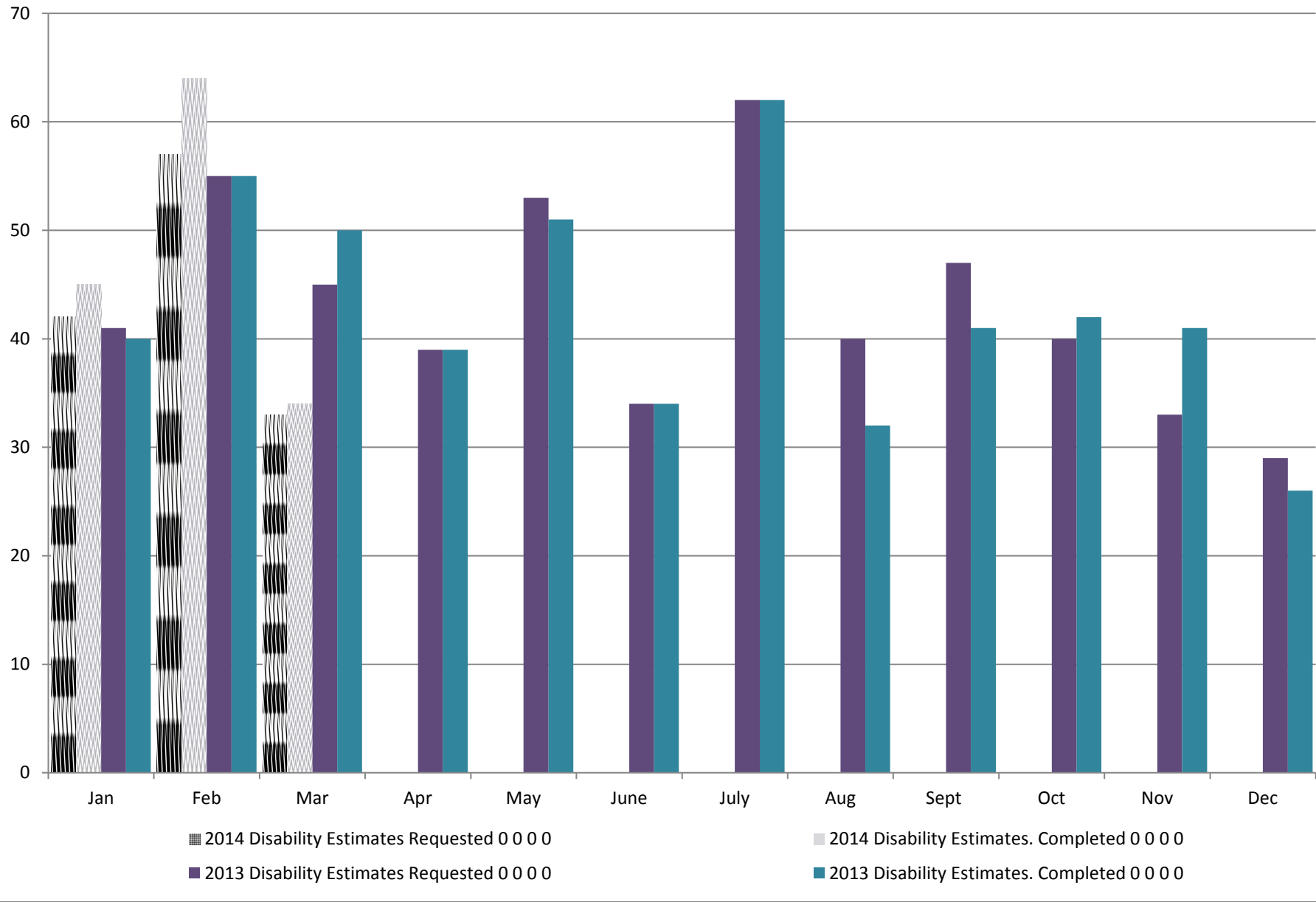
**STATE OF WISCONSIN
DEPARTMENT OF EMPLOYEE TRUST FUNDS**

**WISCONSIN RETIREMENT SYSTEM (WRS)
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT
JANUARY - MARCH 2014**

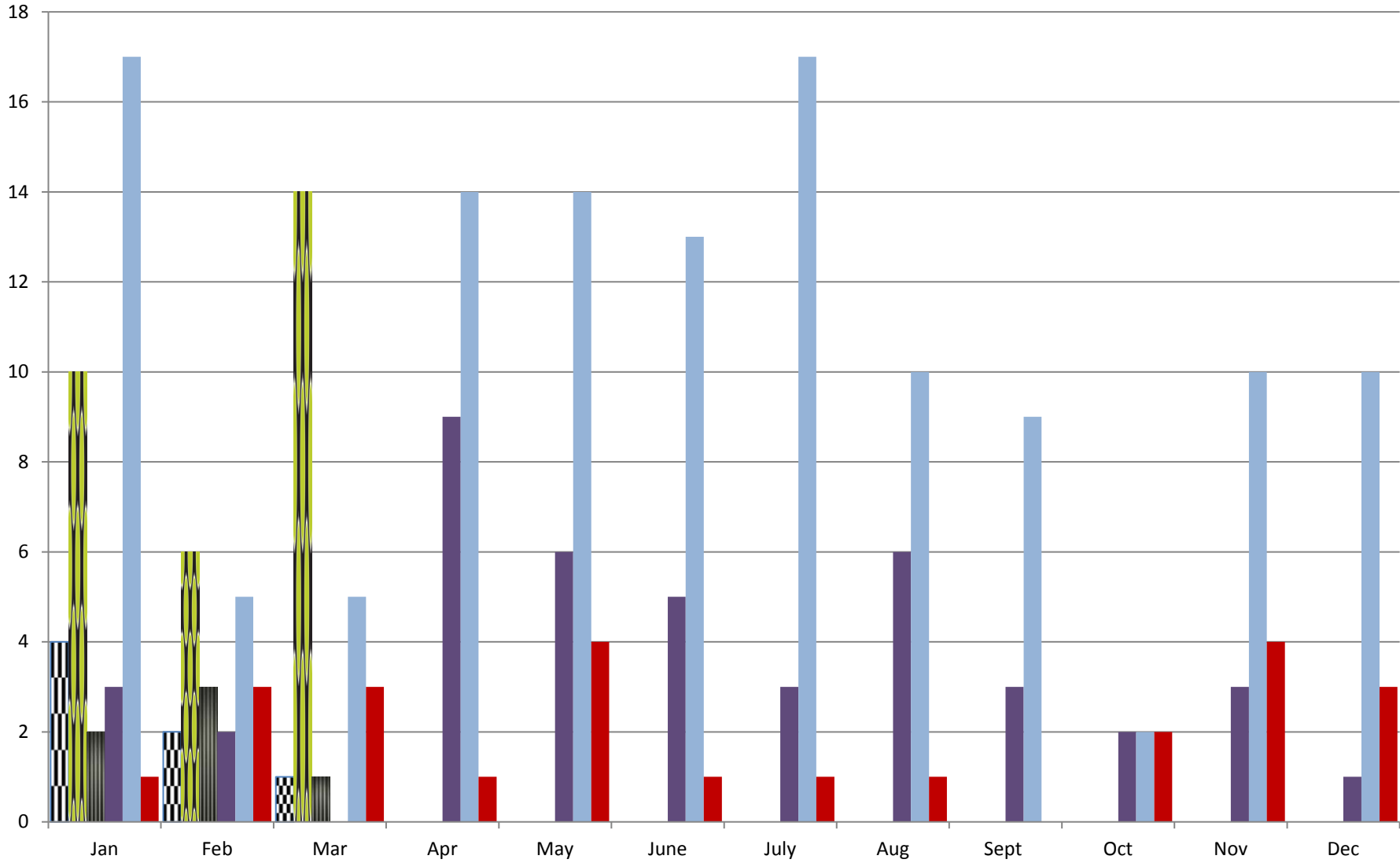
WI RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE				
§ 40.63 Disability Benefits by Age	Jan	Feb	Mar	Total
20-25	0	0	0	0
26-30	0	0	0	0
31-35	0	0	0	0
36-40	0	0	0	0
41-45	0	1	1	2
46-50	2	0	1	3
51-55	4	3	3	10
56-60	4	4	3	11
61-65	1	4	4	9
TOTAL	11	12	12	35

WI RETIREMENT BOARD DISABILITY DETERMINATIONS				
Disability Type	Jan	Feb	Mar	Total
Brain Injury	0	0	0	0
Cancer	2	0	2	4
Cardiovascular	0	0	1	1
Chemical Dependency	0	0	0	0
Diabetes	0	0	0	0
Eye Disorders	0	0	0	0
Gastro/Intestinal	0	0	0	0
Hearing Disorders	0	0	0	0
Mental Illness	0	1	0	1
Multiple Medical Problems	2	2	1	5
Multiple Sclerosis	0	1	0	1
Muscle/Tissue	1	2	0	3
Nephrology	0	0	1	1
Neurology	3	3	3	9
Orthopedic	3	0	4	7
Other	0	0	0	0
Reflex Sympathetic Dystrophy (RSD)	0	0	0	0
Respiratory	0	3	0	3
Unknown	0	0	0	0
TOTAL	11	12	12	35

2014 v. 2013 Disability Estimates Requested & Completed



Disability Annuities Started 2014 v. 2013



- 2014 Teachers Retirement Board § 40.63
- 2014 Wisconsin Retirement Board § 40.63
- 2014 § 40.65 Duty Disability
- 2013 Teachers Retirement Board § 40.63
- 2013 Wisconsin Retirement Board § 40.63
- 2013 § 40.65 Duty Disability

**STATE OF WISCONSIN
DEPARTMENT OF EMPLOYEE TRUST FUNDS**

**WISCONSIN RETIREMENT SYSTEM (WRS)
DUTY DISABILITY BENEFIT STATISTICAL REPORT
JANUARY - MARCH 2014**

**WI RETIREMENT BOARD DUTY DISABILITY BENEFITS
DUTY DISABILITY BENEFITS STARTED**

§ 40.65 Duty Disability (started on payroll)	Jan	Feb	Mar	Total
	2	3	1	6

<u>TYPE OF DETERMINATION</u>	Jan	Feb	Mar	Total
Approved	1	2	0	3
Denial Rescinded: Approved	1	1	1	3
TOTAL	2	3	1	6

<u>PRESUMPTIVES</u>	Jan	Feb	Mar	Total
Heart & Lung Presumptive	0	0	0	0
Cancer Presumptive	0	0	0	0
Infectious Disease Presumptive	0	0	0	0
TOTAL	0	0	0	0

<u>TYPE OF DISABILITY</u>	Jan	Feb	Mar	Total
Muskuloskeletal	0	1	1	2
Vision/Hearing Loss	0	0	0	0
Respiratory	0	0	0	0
Cardiovascular	0	0	0	0
Genitourinary	0	0	0	0
Endocrine	0	0	0	0
Neurological	0	0	0	0
Psychiatric	2	2	0	4
Cancer	0	0	0	0
Immune Disorders	0	0	0	0
Multiple Medical Problems	0	0	0	0
Other	0	0	0	0
TOTAL	2	3	1	6