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## CORRESPONDENCE MEMORANDUM

**DATE:** November 4, 2014  
**TO:** Teachers Retirement Board  
Wisconsin Retirement Board  
**FROM:** Deb Roemer, Director  
Disability Programs Bureau  
Division of Insurance Services  
**SUBJECT:** July - September 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 July through September 2014. The report provides quarterly data on: number of annuities started, options selected, gender, determination, age, and disability type.

### TRENDS

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 was lower. TR Board had 9 under its jurisdiction, compared to an average of 12; the number of new disability annuities under the Wisconsin Retirement (WR) Board was lower, with 25 under its jurisdiction, compared to an average of 35.4.
- The most-selected annuity options under TR and WR jurisdiction were "100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed."
- For both the TR and WR Boards, females continue to be the predominant user of the \$40.63 Disability Retirement Annuity benefit.
- The majority of TR and WR applications were approved; less than 1% were denied.
- The predominant age group for TR was 51-55 and 56-60 for WR.
- The prevalent disability types for TR Board annuities for this quarter in the last five years were: neurology, multiple medical problems, and orthopedic. For WR Board annuities, the prevalent disability types were: orthopedic, cancer, and neurology.

### PRIORITIES

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

Electronically Signed 11/13/14

Board	Mtg Date	Item #
JM	12.11.14	6G

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](mailto: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  
JULY - SEPTEMBER 2014**

<b>WRS DISABILITY BENEFITS</b>				
	July	August	Sept	Total
<b>Disability Estimates Requested</b>	49	28	31	108
<b>Disability Estimates Completed</b>	46	34	34	114
<b>Disability Annuities Started (on payroll)</b>				
	July	August	Sept	Total
<b>Teachers Retirement Board § 40.63</b>	6	1	2	9
<b>Wisconsin Retirement Board § 40.63</b>	6	9	10	25
<b>Total Annuities Started</b>	12	10	12	34

<b>TEACHERS BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED</b>				
<u>Option</u>	July	August	Sept	Total
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	4	1	0	5
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	0	0	0
Life Annuity with 180 Payments Guaranteed	1	0	1	2
75% Continued to Named Survivor (Joint Survivor)	1	0	0	1
100% Continued to Named Survivor (Joint Survivor)	0	0	1	1
75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either	0	0	0	0
<b>TOTAL</b>	6	1	2	9

<b>TEACHERS BOARD DISABILITY ANNUITIES STARTED BY GENDER</b>					
<u>§ 40.63 Disability Benefits by Gender</u>	% Pop.*	July	August	Sept	% of Total
Females	68%	2	1	2	56%
Males	32%	4	0	0	44%
<b>TOTAL</b>	100%	6	1	2	100%

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

**TEACHERS BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED**

<b>TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION</b>				
<u>Type of Determination</u>	July	August	Sept	Total
Approved	5	0	4	9
Cancelled	0	0	0	0
Deemed Approved	0	0	0	0
Denial	0	0	0	0
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
<b>TOTAL</b>	5	0	4	9

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

**WISCONSIN RETIREMENT SYSTEM (WRS)  
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT  
JULY - SEPTEMBER 2014**

<b>TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE</b>				
<b>§ 40.63 Disability Benefits by Age</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
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	1	0	1	2
56-60	4	0	1	5
61-65	0	0	1	1
<b>TOTAL</b>	<b>5</b>	<b>0</b>	<b>4</b>	<b>9</b>

<b>TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE</b>				
<b>Disability Type</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
Brain Injury	1	0	0	1
Cancer	0	0	0	0
Cardiovascular	0	0	0	0
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	0	0
Multiple Medical Problems	1	0	2	3
Multiple Sclerosis	1	0	0	1
Muscle/Tissue	0	0	0	0
Nephrology	0	0	0	0
Neurology	2	0	1	3
Orthopedic	0	0	1	1
Other	0	0	0	0
Reflex Sympathetic Dystrophy (RSD)	0	0	0	0
Respiratory	0	0	0	0
Unknown	0	0	0	0
<b>TOTAL</b>	<b>5</b>	<b>0</b>	<b>4</b>	<b>9</b>

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

**WISCONSIN RETIREMENT SYSTEM (WRS)  
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT  
JULY - SEPTEMBER 2014**

<b>WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED</b>				
<b>Option</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	2	1	6	9
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	2	0	2
Life Annuity with 180 Payments Guaranteed	1	1	0	2
75% Continued to Named Survivor (Joint Survivor)	1	3	0	4
100% Continued to Named Survivor (Joint Survivor)	0	2	2	4
75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either	2	0	2	4
	0	0	0	0
<b>TOTAL</b>	<b>6</b>	<b>9</b>	<b>10</b>	<b>25</b>

<b>WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY GENDER</b>					
<b>§ 40.63 Disability Benefits by Gender</b>	<b>% Pop.*</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>% of Total</b>
Females	62%	3	3	7	52%
Males	38%	3	6	3	48%
<b>TOTAL</b>	<b>100%</b>	<b>6</b>	<b>9</b>	<b>10</b>	<b>100%</b>

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

**WI RETIREMENT BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED**

<b>WI RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION</b>				
<b>Type of Determination</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
Approved	10	8	10	28
Cancelled	0	0	0	0
Deemed Approved	0	0	0	0
Denial	1	0	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	1	0	1	2
§ 40.63 Waiver	0	0	0	0
<b>TOTAL</b>	<b>12</b>	<b>8</b>	<b>11</b>	<b>31</b>

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

**WISCONSIN RETIREMENT SYSTEM (WRS)  
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT  
JULY - SEPTEMBER 2014**

<b>WI RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE</b>				
<b>§ 40.63 Disability Benefits by Age</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
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	4	1	2	7
51-55	6	5	5	16
56-60	1	2	3	6
61-65	1	0	1	2
<b>TOTAL</b>	<b>12</b>	<b>8</b>	<b>11</b>	<b>31</b>

<b>WI RETIREMENT BOARD DISABILITY DETERMINATIONS</b>				
<b>Disability Type</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
Brain Injury	0	0	0	0
Cancer	0	3	0	3
Cardiovascular	1	0	2	3
Chemical Dependency	0	0	0	0
Diabetes	0	0	0	0
Eye Disorders	1	0	0	1
Gastro/Intestinal	0	1	0	1
Hearing Disorders	0	0	0	0
Mental Illness	1	1	1	3
Multiple Medical Problems	0	1	0	1
Multiple Sclerosis	0	0	0	0
Muscle/Tissue	2	0	1	3
Nephrology	1	0	1	2
Neurology	1	0	0	1
Orthopedic	4	2	6	12
Other	0	0	0	0
Reflex Sympathetic Dystrophy (RSD)	0	0	0	0
Respiratory	1	0	0	1
Unknown	0	0	0	0
<b>TOTAL</b>	<b>12</b>	<b>8</b>	<b>11</b>	<b>31</b>

**STATE OF WISCONSIN  
DEPARTMENT OF EMPLOYEE TRUST FUNDS  
WISCONSIN RETIREMENT SYSTEM (WRS)  
DISABILITY BENEFIT ANNUITY STATISTICAL REPORT  
JULY - SEPTEMBER 2014**

This report provides a summary of disability information for the Board's review. Department staff have reviewed and made the following recommendations on initial disability applications submitted by participants. Staff review individual participant applications on an ongoing basis to determine if disability benefits can continue. If you have questions or would like additional information regarding disability benefits, please contact Deb Roemer at (608) 266-5387 or [debra.roemer@etf.wi.gov](mailto:debra.roemer@etf.wi.gov).

The following key describes the type of disability determinations made by ETF staff:

**Approved** – Disability applications that meet the service, medical and employer criteria required under Wis. Stat. § 40.63 (1) and (4), are approved and processed for benefit payments.

**Cancelled** – Disability applications that are incomplete within one year after the Department receives the disability application are cancelled. Applications are considered incomplete if the Department has not received the required medical certification and/or employer statement.

**Deemed Approved** – Disability applications are deemed approved if the applicant meets the service requirement and the Department receives a valid disability application and one *Medical Report* certifying the applicant's disability prior to the applicant's death. The employer is also required to submit an Employer Statement.

**Denial** – Disability applications are denied if the applicant does not meet all of the statutory requirements (service, medical and employer statement).

**Denial Rescinded: Approved** – Disability applications that were initially denied because the applicant did not meet the statutory requirements. The denial has since been overturned and the application approved due to receipt of additional information or as determined by the appropriate Board.

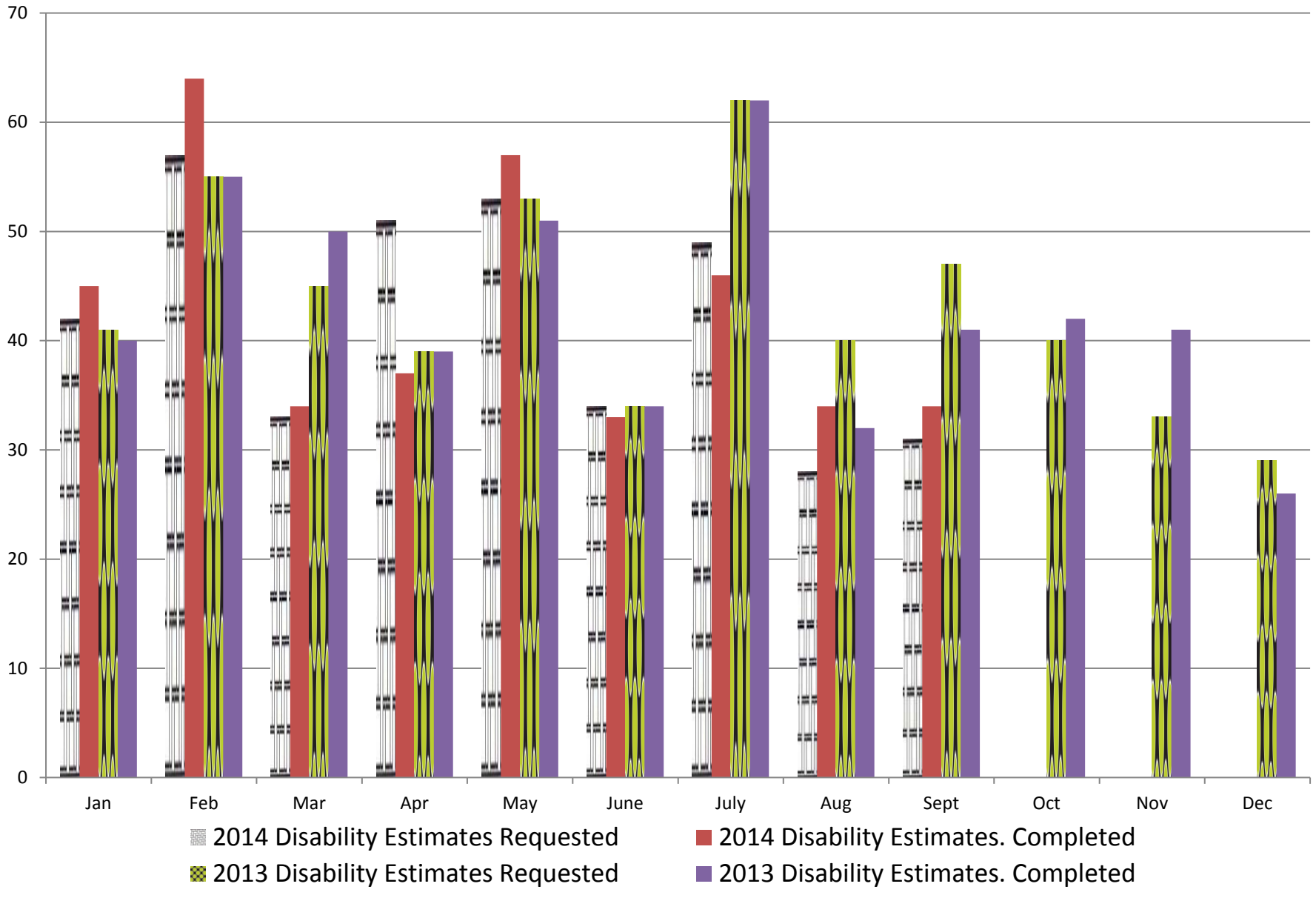
**Termed** – Disability applications that were initially approved and benefit payments made may be terminated if the Department receives information from a physician certifying that the individual no longer meets the medical definition for a disability or the individual does not comply with requests for medical or financial information.

**Termed Rescinded: Approved** – Disability applications that were initially approved, but the annual medical recertification was completed indicating that the individual was no longer disabled or the individual did not comply with medical or financial requests. The termination may be rescinded upon receipt of a certifying medical report, financial information, or based on an appeal determination.

**Withdrawn/Void/Invalid** – Disability applications are withdrawn at the request of the applicant. This occurs most often when an applicant returns to active employment and no longer meets the statutory requirements for a disability benefit.

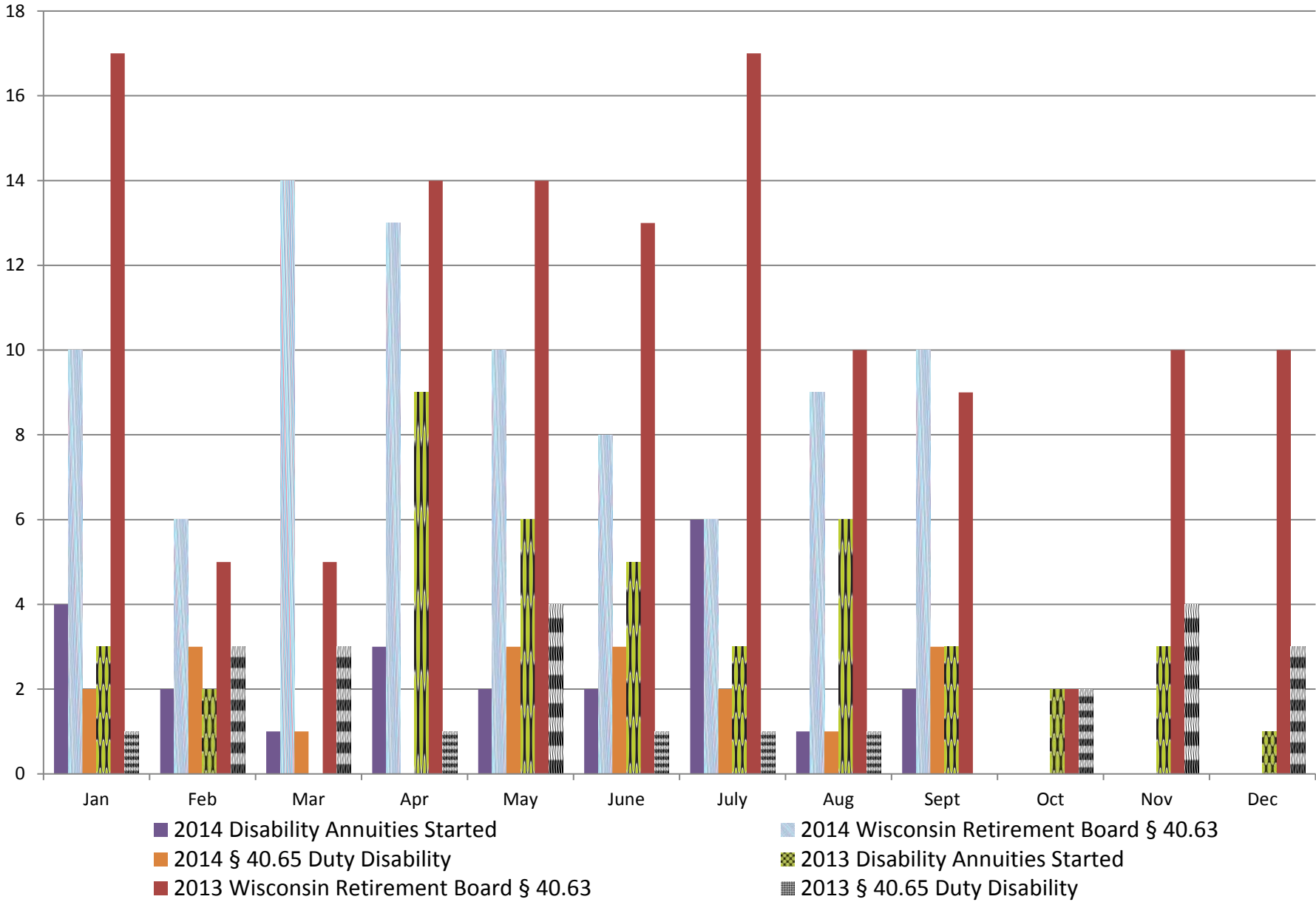
**§ 40.63 Waiver** – Disability application is submitted and there is a Long-Term Disability Insurance (LTDI) election form that waives all rights to benefits under Wisconsin statutes § 40.63 for a WRS disability retirement benefit.

## 2014 v. 2013 Disability Estimates Requested & Completed





# Disability Annuities Started 2014 v. 2013



**STATE OF WISCONSIN**  
**DEPARTMENT OF EMPLOYEE TRUST FUNDS**  
**WISCONSIN RETIREMENT SYSTEM (WRS)**  
**DUTY DISABILITY BENEFIT STATISTICAL REPORT**  
**JULY - SEPTEMBER 2014**

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

<b>§ 40.65 Duty Disability (started on payroll)</b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
	2	1	3	6

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<b><u>TYPE OF DETERMINATION</u></b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
	2	1	2	5
Approved	0	0	1	1
Denial Rescinded: Approved	2	1	3	6
<b>TOTAL</b>	2	1	3	6

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<b><u>PRESUMPTIVES</u></b>	<b>July</b>	<b>August</b>	<b>Sept</b>	<b>Total</b>
	0	0	0	0
Heart & Lung Presumptive	1	0	0	1
Cancer Presumptive	0	0	0	0
Infectious Disease Presumptive	1	0	0	1
<b>TOTAL</b>	1	0	0	1

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