



STATE OF WISCONSIN
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CORRESPONDENCE MEMORANDUM

DATE: March 4, 2015

TO: Employee Trust Funds Board
Teachers Retirement Board
Wisconsin Retirement Board

FROM: Deb Roemer, Director
Disability Programs Bureau
Division of Insurance Services

SUBJECT: October - December 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 October through December 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 6 under its jurisdiction, compared to an average of 10; the number of new disability annuities under the Wisconsin Retirement (WR) Board was lower, with 27 under its jurisdiction, compared to an average of 34.
- 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 it is split nearly 50/50 between male and female.
- The majority of TR and WR applications were approved; approximately 5.7% were denied.
- The predominant age group for TR was 51-55 and for WR 56-60.
- The prevalent disability types for TR Board annuities for this quarter in the last five years were: neurology, and cancer. For WR Board annuities, the prevalent disability types were: orthopedic, cancer, muscle tissue, multiple medical problems, and neurology.

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

Electronically Signed 3/16/15

Board	Mtg Date	Item #
JM	4.2.15	4E

October-December 2014 Quarterly Disability Annuity Statistics

March 4, 2015

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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-DECEMBER 2014**

WRS DISABILITY BENEFITS

	QTR 1	QTR 2	QTR 3	QTR 4	Total
2014 Disability Estimates Requested	132	138	108	103	481
2014 Disability Estimates Completed	143	127	114	101	485
Disability Annuities Started (on payroll)					
	QTR 1	QTR 2	QTR 3	QTR 4	Total
2014 Teachers Retirement Board § 40.63	7	7	9	6	29
2014 Wisconsin Retirement Board § 40.63	30	31	25	27	113
2014 § 40.65 Duty Disability	6	6	6	7	25
Total Annuities Started	43	44	40	40	167

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED

Option	QTR 1	QTR 2	QTR 3	QTR 4	Total
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	0	1	1	2	4
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	0	1	0	1	2
Life Annuity with 180 Payments Guaranteed	0	1	2	3	6
75% Continued to Named Survivor (Joint Survivor)	0	0	0	0	0
100% Continued to Named Survivor (Joint Survivor) (Joint Survivor) Upon Death of Either	0	0	0	0	0
TOTAL	0	3	3	6	12

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY GENDER

§ 40.63 Disability Benefits by Gender		% Pop.*	Oct	Nov	Dec	% of Total
Females	#		0	3	3	100%
Males	#		0	0	0	0%
TOTAL	#		0	3	3	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>	Oct	Nov	Dec	Total
Approved	2	3	2	7
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	1	1
Termed Rescinded: Approved	0	0	0	0
Void/Withdrawn/Invalid	0	0	0	0
§ 40.63 Waiver	0	0	0	0
TOTAL	2	3	3	8

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE				
<u>§ 40.63 Disability Benefits by Age</u>	Oct	Nov	Dec	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	0	0
51-55	1	2	2	5
56-60	1	1	1	3
61-65	0	0	0	0
TOTAL	2	3	3	8

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE

Disability Type	Oct	Nov	Dec	Total
Brain Injury	0	0	0	0
Cancer	0	1	1	2
Cardiovascular	0	0	0	0
Chronic Fatigue	0	0	0	0
Diabetes	0	0	0	0
Eye Disorders	1	0	0	1
Gastro/Intestinal	0	0	0	0
Hearing Disorder	0	0	0	0
Mental Illness	0	0	0	0
Multiple Medical Problems	0	0	0	0
Multiple Sclerosis	0	0	0	0
Muscle/Tissue	1	0	0	1
Nephrology	0	0	0	0
Neurology	0	2	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
TOTAL	2	3	3	8

WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED

<u>Option</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed	4	2	2	8
Life Annuity with 60 Payments Guaranteed For Annuitant's Life Only	1	2	1	4
Life Annuity with 180 Payments Guaranteed	0	1	1	2
75% Continued to Named Survivor (Joint Survivor)	2	1	4	7
100% Continued to Named Survivor (Joint Survivor)	2	0	0	2
100% Continued to Named Survivor (Joint Survivor) (Joint Survivor) Upon Death of Either	0	1	3	4
	0	0	0	0
TOTAL	9	7	11	27

WI RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY GENDER

<u>§ 40.63 Disability Benefits by Gender</u>	<u>% Pop.*</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>% of Total</u>
Females	#	4	4	5	48%
Males	#	5	3	6	52%
TOTAL	#	9	7	11	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

<u>Type of Determination</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
Approved	4	9	12	25
Cancelled	0	1	0	1
Deemed Approved	0	0	1	1
Denial	1	1	0	2
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	0	0	0
§ 40.63 Waiver	0	0	0	0
TOTAL	5	11	13	29

WI RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE

§ 40.63 Disability Benefits by Age

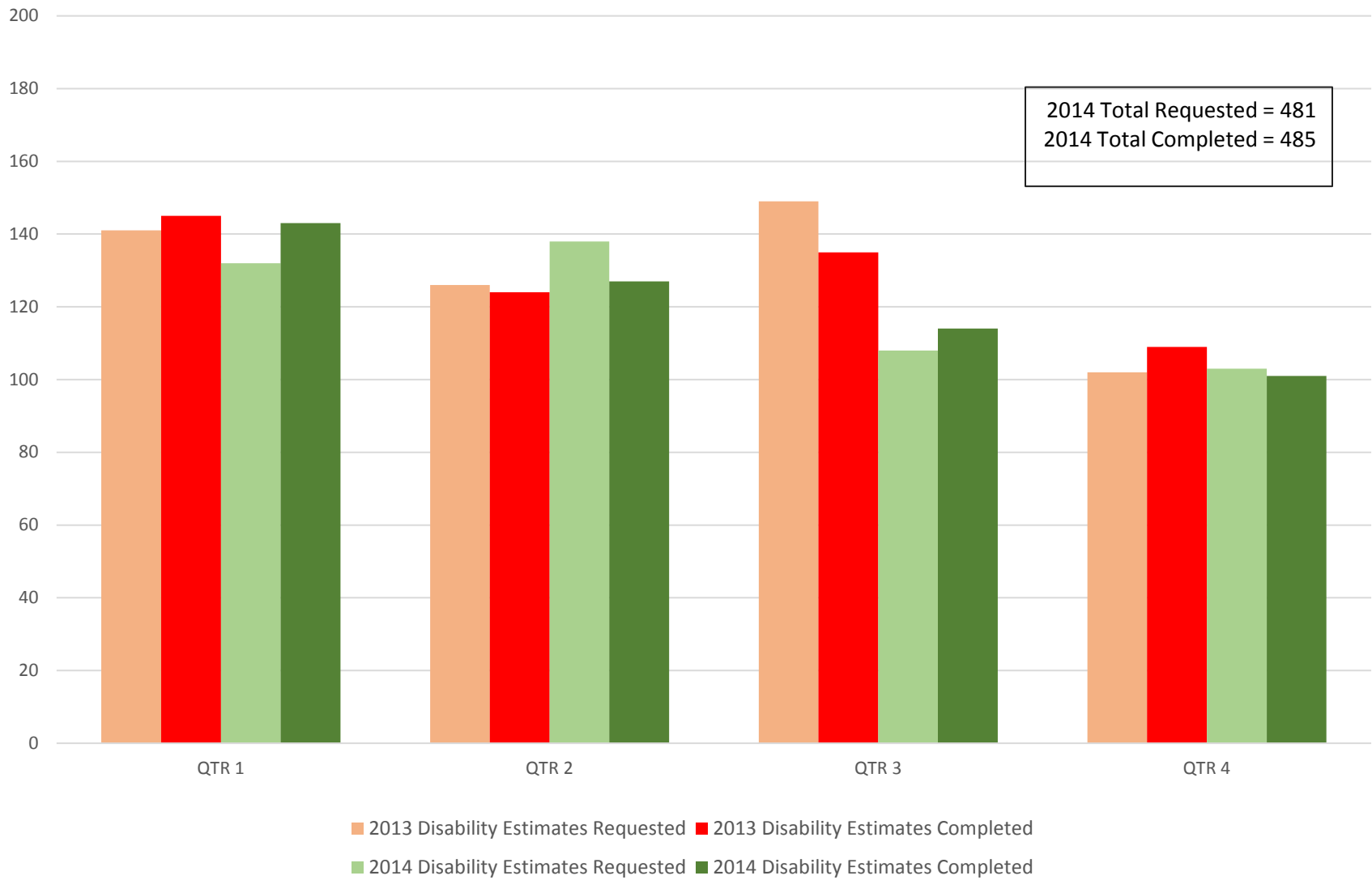
Oct	Nov	Dec	Total	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
1	3	6	10	
0	4	1	5	
4	3	4	11	
0	1	2	3	
TOTAL	5	11	13	29

WI RETIREMENT BOARD DISABILITY DETERMINATIONS

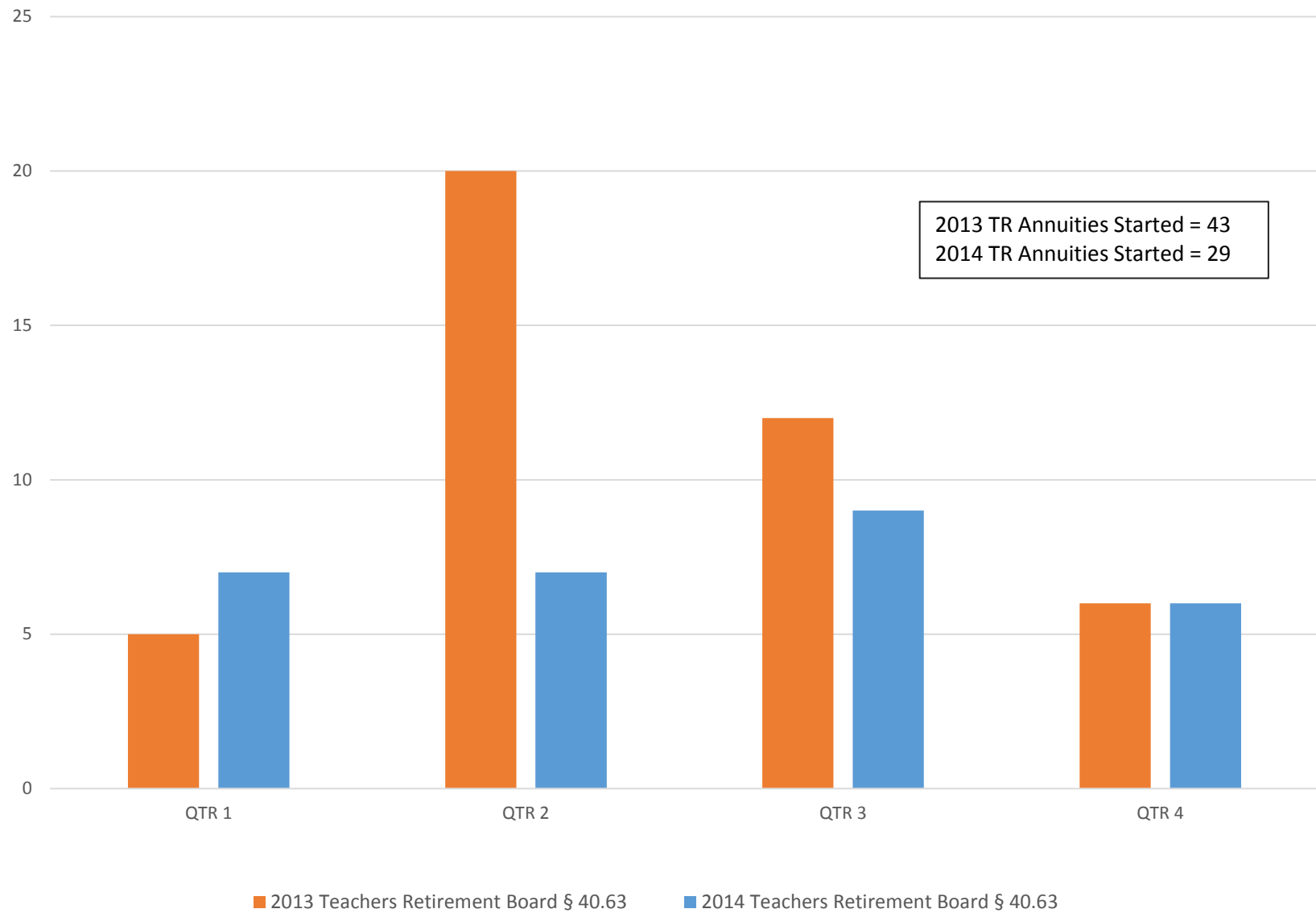
Disability Type

Oct	Nov	Dec	Total	
0	0	0	0	
1	0	3	4	
1	0	0	1	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	2	1	3	
1	1	2	4	
0	0	0	0	
1	2	1	4	
0	0	0	0	
0	2	2	4	
0	4	4	8	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
TOTAL	4	11	13	28

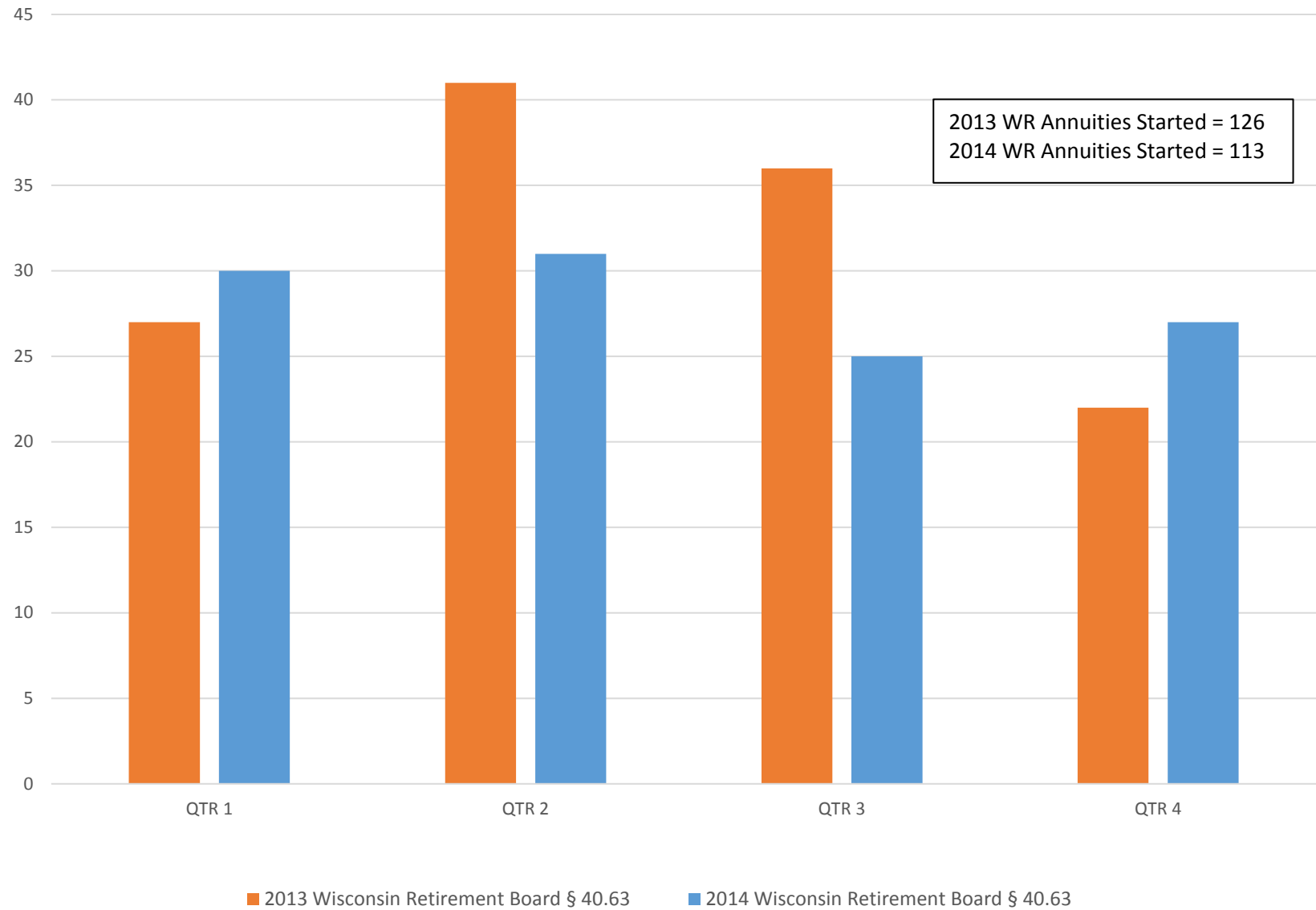
2013 v. 2014 Disability Estimates Requested & Completed



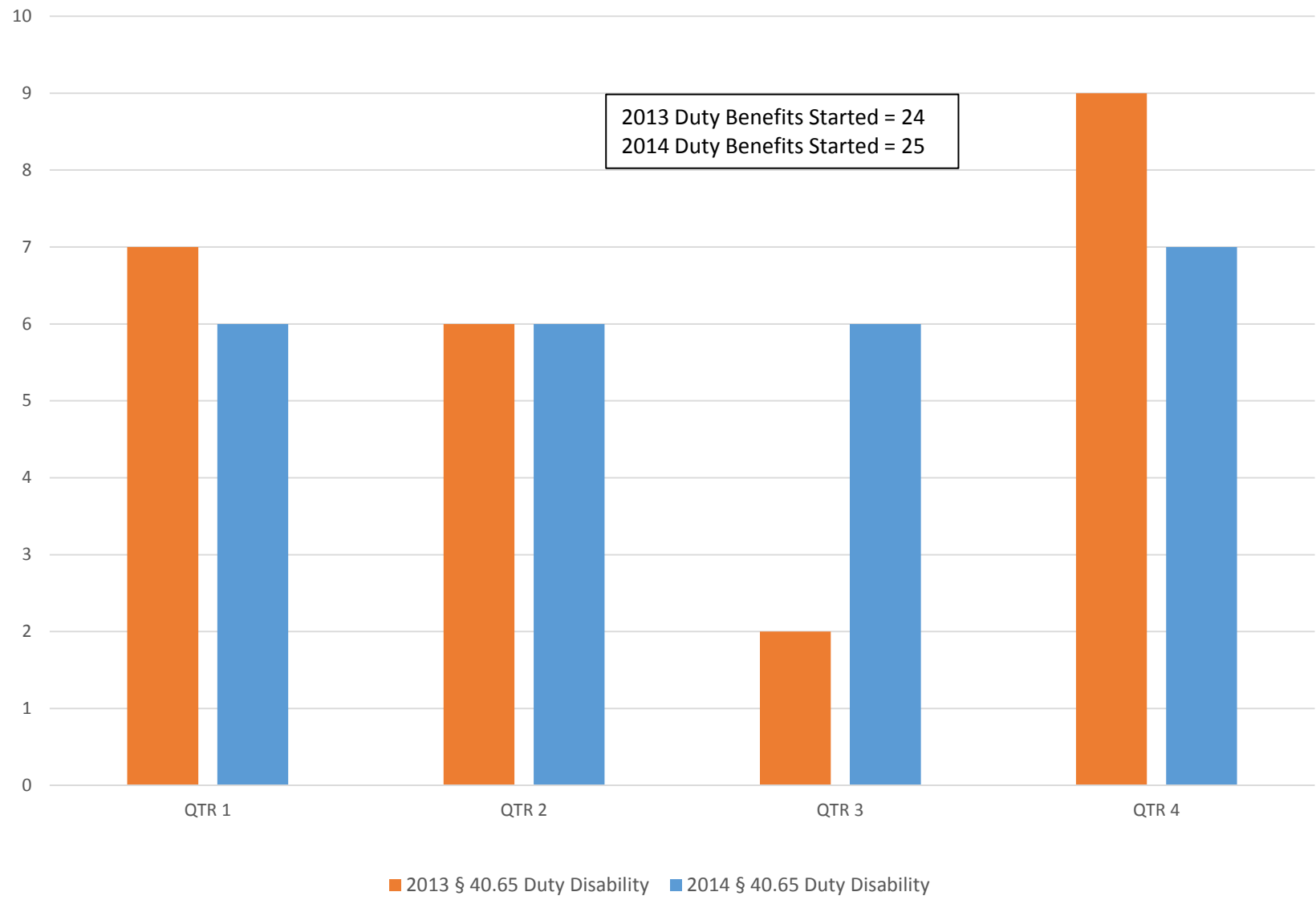
TR Disability Annuities Started 2014 v. 2013



WR Disability Annuities Started 2014 v. 2013



Duty Disability Benefits Started 2014 v. 2013



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

**WISCONSIN RETIREMENT SYSTEM (WRS)
DUTY DISABILITY BENEFIT STATISTICAL REPORT
OCTOBER - DECEMBER 2014**

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

§ 40.65 Duty Disability (started on payroll)	Oct	Nov	Dec	Total
	2	3	2	7

<u>TYPE OF DETERMINATION</u>	Oct	Nov	Dec	Total
Approved	2	3	2	7
Denial Rescinded: Approved				0
TOTAL	2	3	2	7

<u>PRESUMPTIVES</u>	Oct	Nov	Dec	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>	Oct	Nov	Dec	Total
Muskuloskeletal	0	2	2	4
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	1	0	1
Psychiatric	1	0	0	1
Cancer	0	0	0	0
Immune Disorders	0	0	0	0
Multiple Medical Problems	0	0	0	0
Other	1	0	0	1
TOTAL	2	3	2	7