

ANNUAL REPORT FOR 2011

# Family Leave Insurance & Temporary Disability Insurance Programs



DIVISION OF ANALYSIS & EVALUATION



## **FAMILY LEAVE INSURANCE AND TEMPORARY DISABILITY INSURANCE PROGRAMS**

The enactment of P.L. 2008, chapter 17 on May 2, 2008 created the New Jersey Family Leave Insurance Program and required the Commissioner of the Department of Labor and Workforce Development to issue annual reports, containing information on both the Family Leave and Temporary Disability Insurance programs. This report provides a summary of data on claims during calendar year 2011 for the State Plan for Family Leave Insurance (FLI) and for the State Plan for Temporary Disability Insurance (TDI), along with comparative information from 2010.

The report provides information on claims, claimant characteristics, benefits, revenues and administrative expenses during 2011 for the State Plan for family leave insurance, which can be found in Tables 1 through 5. The report also provides similar information for 2011 for the State Plan for Temporary Disability Insurance, which can be found in Tables 6 through 9.

### **Highlights**

The report contains the following key highlights:

- During the second full calendar year of New Jersey's family leave insurance program in 2011, there were 30,701 eligible claims, compared with 30,162 in 2010.
- Over 80 percent of eligible FLI claims were filed to bond with a newborn or newly adopted child, with the remainder of claims to care for a seriously ill family member.
- Gross benefit payments totaled \$74.5 million for FLI, with an average weekly benefit amount for all claims of \$482.
- The average duration for FLI cases completed in 2011 was 5.1 weeks, the same as in 2010. The average amount of benefits paid for FLI cases completed in 2011 was \$2,454, an increase of about one percent compared with 2010 (\$2,429).
- The largest single group of FLI claimants was females under age 45, which includes most women of childbearing age. This category accounted for over 77 percent of FLI eligible claimants in 2011.
- Nearly all FLI eligible bonding claimants were under age 45 (99.1%), while the majority of FLI family care claimants were over the age of 45 (60.0%).
- TDI claims for benefits due to pregnancy and complications of childbirth were the largest TDI claims category in 2011, comprising about 23 percent of eligible claims.

- The largest single group of TDI claimants was again females under age 45, which includes most women of childbearing age. This category accounted for over 40 percent of eligible and ineligible claimants in 2011. However, the overall percentage of claimants under age 45 has been steadily declining over the past 22 years as older workers comprise a larger proportion of the labor force.
- The average duration for TDI cases completed in 2011 was 10.1 weeks, while the average amount of benefits paid for completed cases was \$4,240.

## **Background**

With the enactment of P.L. 2008, chapter 17, on May 2, 2008, New Jersey extended the temporary disability benefits program to provide family leave insurance benefits for covered individuals bonding with newborn or newly adopted children or caring for seriously ill family members. Beginning July 1, 2009, claimants were eligible for up to six weeks of family leave benefits per 12-month period. Workers could receive weekly family leave benefits equal to two-thirds of their average weekly wage, up to a maximum weekly benefit amount of \$546 in 2009, \$561 in 2010 and \$559 in 2011.

Bonding family leave must be taken for a period of more than seven consecutive days, unless the employer permits the leave to be taken in non-consecutive periods, in which case, each leave period must be at least seven days. In the case of claims to care for a seriously ill family member, leave may be taken either for six consecutive weeks, for intermittent weeks or for up to 42 intermittent days per 12-month period. A family member is defined as your child, spouse, domestic partner, civil union partner or parent.

The family leave program is funded entirely through worker contributions, which were equal to 0.09 percent of taxable wages in calendar year 2009 and 0.12 percent in calendar year 2010. The worker contribution rate for calendar year 2011 was lowered to 0.06 percent because it was determined that the lower rate was sufficient to maintain the account balance needed to pay benefits. Worker contributions to the family leave account in the disability benefits fund began on January 1, 2009.

All New Jersey employers covered by the Unemployment Compensation Law are also subject to the family leave insurance provisions of the Temporary Disability Benefits Law, including certain government entities which are not automatically covered by temporary disability insurance. A subject employer is automatically covered under the State Plan for family leave insurance unless it has covered its workers under an approved private plan for family leave insurance. Estimated State Plan covered employment for family leave insurance averaged 3,662,100 in 2010 and 3,669,700 in 2011.

Since its enactment in 1948, the New Jersey Temporary Disability Benefits Law has provided benefits to workers affected by non-work related injuries or illnesses. All employers, except local government, for which coverage is optional, are subject to the provisions of this law when their quarterly payrolls are at least \$1,000. Employers may choose between the State's insurance plan or obtain private coverage equal to or better

than the State Plan. The State TDI Plan is funded through a combination of worker and employer contributions. Estimated State Plan covered employment for temporary disability insurance averaged 2,706,100 in 2010 and 2,711,500 in 2011.

## **FAMILY LEAVE INSURANCE**

### **Summary of FLI Claims and Benefits**

During 2011 there were 30,701 eligible FLI claims, up slightly from 2010 when 30,162 eligible claims were filed (see Tables 1 and 1A). Of the 2011 total, over 80 percent were bonding claims (24,621), with the remaining claims for care of a seriously ill family member (6,080). Claims for benefits for bonding with a newborn child were again the largest single category of claims in 2011 out of the five claimant groups, comprising 79.5 percent of all eligible claims. The next largest category was for care of a family member other than a child or spouse (which includes parents); this category comprised 8.7 percent of total eligible claims.

Gross benefit payments rose to \$74.5 million in 2011, an increase of 3.6 percent from 2010 when benefits totaled \$71.9 million. During 2011, \$63.8 million, or 85.6 percent, of benefit payments were for bonding claims. The average weekly benefit amount for all claims was \$482, ranging from a low of \$438 for care of an ill child to a high of \$527 for bonding with a newly adopted child. The average total benefit per eligible claim was \$2,426. Benefit measures, such as the average weekly benefit amount and gross benefit payments, are influenced by the maximum weekly benefit rate which was \$559 in 2011.

Estimated average duration for all FLI eligible new claims was 5.0 weeks in 2011. The estimated duration and estimated average benefit data differ from the data for completed cases presented in Table 3 (see Table 1, footnote 6).

### **FLI Claimant Characteristics**

Table 2 contains data on the age and sex of all FLI claimants in 2011, with Tables 2A and 2B providing age and sex data for bonding claimants and family care claimants, respectively. Claimant characteristics data for 2011 were generally similar to those for 2010. Females represented 86.5 percent of all eligible claimants for whom information was available and 78.0 percent of ineligible claimants (see Table 2). Females under age 45, which includes most women of childbearing age, were the largest single group of family leave claimants in 2011, accounting for 77.5 percent of eligible and 59.8 percent of ineligible claimants. Claimants under 45 years of age accounted for 88.1 percent of total eligible claimants in 2011. Claimants between the ages of 25 and 34 were the largest subcategory, comprising 56.3 percent of all eligible claimants.

For FLI claimants taking leave to bond with a newborn or newly adopted child, females comprised 89.0 percent of eligible claimants, while males comprised 11.0 percent (see Table 2A). Nearly all eligible bonding claimants were under age 45 (99.1%), with 65.8 percent between the ages of 25 and 34 and 27.6 percent in the age range of 35 to 44.

The majority of FLI eligible claimants taking leave to care for a seriously ill family member were female (75.3%). Males comprised 24.7 percent of family care claimants, compared with 11.0 percent of bonding claimants (see Table 2B). In contrast to bonding claimants, 60.0 percent of family care claimants were over the age of 45. Nearly one-third of all family care claimants were in the age range of 45 to 54 (31.4%).

### **FLI Completed Cases by Type of Claim**

Table 3 contains a summary of average claim duration and average benefit payment data by type of claim for cases which were completed in 2011 and 2010. Completed cases include those claims formally closed in the FLI database, as well as those with no payment activity for 90 days.

Of the 30,566 total completed FLI cases during 2011, 80.4 percent were for bonding with a newborn or newly adopted child (24,576) and 19.6 percent were for care of a seriously ill family member (5,990). Approximately 39 percent of total eligible claims for FLI were bonding claims that immediately followed a TDI claim for pregnancy and childbirth (12,037).

The average duration of a family leave claim to bond with a newborn or newly adopted child was 5.3 weeks, with FLI bonding claims immediately following TDI pregnancy and childbirth claims recording slightly longer average durations (5.5 weeks) when compared with bonding claims that did not immediately follow TDI claims (5.2 weeks). Completed cases for care of a seriously ill family member had an average duration of 4.1 weeks, while the average duration for all completed cases was 5.1 weeks.

The average gross benefits paid per completed case was \$2,454, with the average benefit payment for bonding claims (\$2,611) about 44 percent higher than the average for family care claims (\$1,810). The average benefit payment was similar for bonding claims immediately following a TDI claim (\$2,552) and for bonding claims not following a TDI claim (\$2,668).

### **FLI Employer Required Leave Resulting in Reduced Benefit Duration**

Employers have the option of requiring their employees to use up to two weeks of any employer paid leave prior to receiving FLI benefits, with the duration of the employee's FLI claim reduced by the amount of employer paid leave taken. Table 4 contains a summary of claims which had reduced benefit duration because of employer required sick leave, vacation or other fully paid leave.

During 2011, there were 6,187 claims, or 20.2 percent of all eligible family leave claims, which had reduced benefit duration due to the use of some type of employer required fully paid leave. For these claims, benefits were reduced by an average of 10 days, the same as in 2009 and 2010.

### **FLI Revenues, Benefits and Administrative Expenses**

Table 5 contains a summary of State Plan revenues, benefits and administrative expenses during 2011 and 2010. The State Plan for FLI is financed entirely through worker contributions, which totaled \$111.4 million in 2010 and \$56.7 million in 2011. The decline in worker contributions was due to a decrease in the contribution rate from 0.12 percent of taxable wages in 2010 to 0.06 percent in 2011. The worker contribution rate is adjusted annually based on the balance in the fund and expected benefits and expenses for the upcoming year. In 2011, benefits and expenses exceeded income, leading to an increase in the worker contribution rate for 2012 to 0.08 percent of taxable wages. The FLI account had \$0.1 million in other income during 2011, including interest income.

Total FLI State Plan benefits during 2011 were \$74.7 million, an increase of 2.5 percent from 2010 when benefits were \$72.9 million. Benefit payments for family leave during unemployment were \$0.5 million in 2011, down slightly from the level in 2010 of \$0.7 million. FLI administrative expenses declined to \$6.5 million from \$8.8 million during the previous year.

## **TEMPORARY DISABILITY INSURANCE**

### **Summary of TDI Claims and Benefits**

Claims for temporary disability benefits are broken down into 17 major claim categories based on the claimant's type of illness or injury. Table 6 shows the number of eligible claims for disabilities due to pregnancy and complications of childbirth compared with disabilities for all other types of claims. Claims for benefits due to pregnancy and complications of childbirth were the largest single claims category in 2011 and 2010 out of the 17 major claim categories, comprising 23.4 and 22.9 percent of all eligible claims, respectively. During 2011, there were 23,763 eligible claims for temporary disability benefits due to pregnancy and complications of childbirth compared with 77,864 eligible claims for the other 16 claim categories out a total of 101,627 eligible claims.

### **TDI Claimant Characteristics**

Table 7 contains a summary of data by age and sex for eligible and ineligible TDI claimants in 2011. Females under age 45, which includes most women of childbearing

age, were the largest single group of claimants in 2011, as in each of the past 22 years. This group accounted for 41.2 percent of eligible and 41.1 percent of ineligible claimants. Females represented 70.7 percent of all eligible claimants for whom information was available. Among ineligible claimants, 65.5 percent were female.

The percentage of all eligible claimants under 45 years of age continued to edge down, falling to 51.8 percent in 2011 from 52.2 percent in 2010, reflecting a gradual increase in the proportion of older workers in the labor force. The proportion of ineligible claimants under 45 also declined in 2011 to 55.0 percent of all ineligible claimants from 56.4 percent in 2010.

### **TDI Completed Cases by Type of Claim**

Table 8 contains a summary of average claim duration and average benefit payment data for TDI cases which were completed in 2011 and 2010. Completed cases include those claims formally closed in the TDI database, as well as those with no payment activity for 90 days. As with eligible claims, pregnancy and complications of childbirth were again the largest single category of TDI completed cases in 2011, with 23,749 cases comprising 23.5 percent of total completed cases (101,065). For all other claim categories combined, there were 77,316 completed cases, which comprised 76.5 percent of the total.

The average claim duration for disabilities related to pregnancy and childbirth was 9.7 weeks, compared with 10.2 weeks for non-pregnancy and 10.1 weeks for total completed cases. The maximum number of weeks allowable for any one period of disability is 26. Gross benefits for all cases completed during 2011 averaged \$4,240 per completed case, compared with \$4,168 in 2010. Average gross benefits per pregnancy and childbirth completed case were \$3,908 during 2011, somewhat lower than average gross benefits for other claim types combined of \$4,342 per completed case.

### **TDI Revenues, Benefits and Administrative Expenses**

Table 9 contains a summary of State Plan revenues, benefits and administrative expenses during 2011 and 2010. The State Plan for TDI is financed by a combination of worker and employer contributions which in 2011 totaled \$314.8 and \$209.4 million, respectively. The State Disability Fund also had \$27.5 million in other income, including interest income.

Total TDI State Plan benefits paid during 2011 were \$418.6 million, with benefit payments for disability during unemployment of \$18.8 million. TDI administrative expenses were \$31.7 million during 2011. Total income for the State Plan exceeded total costs in both 2010 and 2011.

The average weekly benefit amount (AWBA) for all TDI eligible claims during 2011 was \$420, an increase of about one percent compared with 2010 (\$416). The AWBA is not available separately for pregnancy and other claims.

**TABLE 1**  
**FAMILY LEAVE INSURANCE – STATE PLAN**  
**BENEFITS AND AVERAGE DURATION FOR ELIGIBLE CLAIMS**  
**Calendar Year 2011**

	<u>Claims for Bonding</u>			<u>Claims for Care of Seriously Ill Family Members</u>			<u>Total Care</u>	<u>Total All Claims</u>
	<u>Newborn</u>	<u>Adoption</u>	<u>Total Bonding</u>	<u>Child</u>	<u>Spouse</u>	<u>Other Family</u>		
Eligible Claims <sup>1</sup>	24,413	208	24,621	1,493	1,931	2,656	6,080	30,701
Gross Benefits (Millions) <sup>2</sup>	\$63.2	\$0.6	\$63.8	\$2.5	\$3.5	\$4.7	\$10.7	\$74.5
Estimated Average Benefit per Eligible Claim <sup>3,6</sup>	\$2,590	\$2,700	\$2,591	\$1,644	\$1,815	\$1,782	\$1,758	\$2,426
Average Weekly Benefit Amount <sup>4</sup>	\$489	\$527	\$489	\$438	\$445	\$445	\$443	\$482
Estimated Average Duration (Weeks) <sup>5,6</sup>	5.3	5.1	5.3	3.8	4.1	4.0	4.0	5.0

<sup>1</sup>Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

<sup>2</sup>In addition to total State Plan gross benefits of \$74.5 million, approximately \$0.5 million in Family Leave During Unemployment benefits were paid during 2011.

<sup>3</sup>Estimated average benefit per eligible claim is calculated as gross benefits divided by eligible claims.

<sup>4</sup>Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

<sup>5</sup>Estimated average duration is calculated as weeks compensated divided by eligible claims.

<sup>6</sup>The estimated average benefit and estimated average duration data may reflect claimants who are just beginning a claim or who are intermittent claimants and therefore have not collected all of their potential weeks of benefits and may also include individuals who began their claims in the prior year. The figures differ from the more accurate actual data for completed cases in Table 3, but are available for more claim categories than the data on completed cases.

**TABLE 1A**

FAMILY LEAVE INSURANCE – STATE PLAN  
 BENEFITS AND AVERAGE DURATION FOR ELIGIBLE CLAIMS  
 Calendar Year 2010

	<u>Claims for Bonding</u>			<u>Claims for Care of Seriously Ill Family Members</u>			<u>Total Care</u>	<u>Total All Claims</u>
	<u>Newborn</u>	<u>Adoption</u>	<u>Total Bonding</u>	<u>Child</u>	<u>Spouse</u>	<u>Other Family</u>		
Eligible Claims <sup>1</sup>	23,696	239	23,935	1,542	1,934	2,751	6,227	30,162
Gross Benefits (Millions) <sup>2</sup>	\$60.4	\$0.6	\$61.1	\$2.6	\$3.4	\$4.9	\$10.9	\$71.9
Estimated Average Benefit per Eligible Claim <sup>3,6</sup>	\$2,550	\$2,628	\$2,551	\$1,669	\$1,770	\$1,770	\$1,745	\$2,385
Average Weekly Benefit Amount <sup>4</sup>	\$486	\$524	\$487	\$435	\$443	\$446	\$442	\$479
Estimated Average Duration (Weeks) <sup>5,6</sup>	5.2	5.0	5.2	3.8	4.0	4.0	3.9	5.0

<sup>1</sup>Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

<sup>2</sup>In addition to total State Plan gross benefits of \$71.9 million, approximately \$0.7 million in Family Leave During Unemployment benefits were paid during 2010.

<sup>3</sup>Estimated average benefit per eligible claim is calculated as gross benefits divided by eligible claims.

<sup>4</sup>Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

<sup>5</sup>Estimated average duration is calculated as weeks compensated divided by eligible claims.

<sup>6</sup>The estimated average benefit and estimated average duration data may reflect claimants who are just beginning a claim or who are intermittent claimants and therefore have not collected all of their potential weeks of benefits and may also include individuals who began their claims in the prior year. The figures differ from the more accurate actual data for completed cases in Table 3, but are available for more claim categories than the data on completed cases.

**TABLE 2**  
**FAMILY LEAVE INSURANCE – STATE PLAN**  
**AGE AND SEX OF TOTAL FAMILY LEAVE CLAIMANTS**  
**BY ELIGIBILITY STATUS**

Calendar Year 2011

	<u>Total</u>	<u>Female</u>	<u>Male</u>
<b>Eligible Claimants</b>			
Total with Information - Number	29,419	25,441	3,981
Percent*	100.0%	86.5%	13.5%
Total, Under 45 - Percents	88.1%	77.5%	10.6%
<i>Under 25</i>	4.9	4.5	0.4
<i>25 - 34</i>	56.3	50.3	6.0
<i>35 - 44</i>	27.0	22.8	4.2
Total, Over 45 - Percents	11.9%	8.9%	2.9%
<i>45 - 54</i>	6.6	4.8	1.7
<i>55- 64</i>	4.2	3.4	0.9
<i>Over 65</i>	1.1	0.7	0.4
<b>Ineligible Claimants</b>			
Total with Information - Number	3,212	2,506	706
Percent*	100.0%	78.0%	22.0%
Total, Under 45 - Percents	75.4%	59.8%	15.6%
<i>Under 25</i>	6.6	5.6	1.0
<i>25 - 34</i>	42.3	34.1	8.3
<i>35 - 44</i>	26.5	20.1	6.4
Total, Over 45 - Percents	24.6%	18.2%	6.4%
<i>45 - 54</i>	13.9	10.4	3.5
<i>55- 64</i>	8.6	6.4	2.1
<i>Over 65</i>	2.1	1.4	0.7

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

\*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

**TABLE 2A**  
**FAMILY LEAVE INSURANCE – STATE PLAN**  
**AGE AND SEX OF BONDING FAMILY LEAVE CLAIMANTS**  
**BY ELIGIBILITY STATUS**  
 Calendar Year 2011

	<u>Total</u>	<u>Female</u>	<u>Male</u>
<b>Eligible Claimants</b>			
Total with Information - Number	23,970	21,339	2,634
Percent*	100.0%	89.0%	11.0%
Total, Under 45 - Percents	99.1%	88.6%	10.5%
<i>Under 25</i>	5.7	5.3	0.5
<i>25 - 34</i>	65.8	59.4	6.3
<i>35 - 44</i>	27.6	23.9	3.7
Total, Over 45 - Percents	0.9%	0.4%	0.5%
<i>45 - 54</i>	0.6	0.4	0.5
<i>55- 64</i>	0.0	0.0	0.0
<i>Over 65</i>	0.0	0.0	0.0
<b>Ineligible Claimants</b>			
Total with Information - Number	1,812	1,490	322
Percent*	100.0%	82.2%	17.8%
Total, Under 45 - Percents	97.9%	81.1%	16.8%
<i>Under 25</i>	10.4	9.2	1.2
<i>25 - 34</i>	61.2	51.2	10.0
<i>35 - 44</i>	26.3	20.7	5.6
Total, Over 45 - Percents	2.1%	1.2%	0.9%
<i>45 - 54</i>	1.8	1.0	0.8
<i>55- 64</i>	0.2	0.1	0.1
<i>Over 65</i>	0.1	0.1	0.1

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

\*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

**TABLE 2B**

FAMILY LEAVE INSURANCE – STATE PLAN  
AGE AND SEX OF FAMILY CARE FAMILY LEAVE CLAIMANTS  
BY ELIGIBILITY STATUS

Calendar Year 2011

	<u>Total</u>	<u>Female</u>	<u>Male</u>
<b>Eligible Claimants</b>			
Total with Information - Number	5,449	4,102	1,347
Percent*	100.0%	75.3%	24.7%
Total, Under 45 - Percents	40.0%	28.8%	11.1%
<i>Under 25</i>	<i>1.3</i>	<i>0.9</i>	<i>0.4</i>
<i>25 - 34</i>	<i>14.4</i>	<i>10.1</i>	<i>4.3</i>
<i>35 - 44</i>	<i>24.2</i>	<i>17.8</i>	<i>6.4</i>
Total, Over 45 - Percents	60.0%	46.4%	13.6%
<i>45 - 54</i>	<i>31.4</i>	<i>24.4</i>	<i>7.1</i>
<i>55- 64</i>	<i>22.7</i>	<i>18.1</i>	<i>4.6</i>
<i>Over 65</i>	<i>5.9</i>	<i>4.0</i>	<i>2.0</i>
<b>Ineligible Claimants</b>			
Total with Information - Number	1,400	1,016	384
Percent*	100.0%	72.6%	27.4%
Total, Under 45 - Percents	46.4%	32.4%	14.0%
<i>Under 25</i>	<i>1.7</i>	<i>1.0</i>	<i>0.7</i>
<i>25 - 34</i>	<i>17.9</i>	<i>12.0</i>	<i>5.9</i>
<i>35 - 44</i>	<i>26.7</i>	<i>19.4</i>	<i>7.4</i>
Total, Over 45 - Percents	53.6%	40.2%	13.4%
<i>45 - 54</i>	<i>29.6</i>	<i>22.5</i>	<i>7.1</i>
<i>55- 64</i>	<i>19.5</i>	<i>14.6</i>	<i>4.9</i>
<i>Over 65</i>	<i>4.6</i>	<i>3.1</i>	<i>1.5</i>

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

\*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

**TABLE 3**

FAMILY LEAVE INSURANCE – STATE PLAN  
SUMMARY OF DATA FOR COMPLETED CASES\*  
BY TYPE OF CLAIM  
Calendar Year 2011

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (weeks)	Average Gross <u>Benefits</u>
Care of a Family Member	5,990	19.6%	4.1	\$1,810
Total Bonding Claims	24,576	80.4%	5.3	\$2,611
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	12,037	39.4%	5.5	\$2,552
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	12,539	41.0%	5.2	\$2,668
Total	30,566	100.0%	5.1	\$2,454

Calendar Year 2010 (REVISED)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (weeks)	Average Gross <u>Benefits</u>
Care of a Family Member	6,196	20.6%	4.1	\$1,805
Total Bonding Claims	23,901	79.4%	5.3	\$2,591
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	11,112	36.9%	5.5	\$2,525
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	12,789	42.5%	5.2	\$2,648
Total	30,097	100.0%	5.1	\$2,429

\*Completed cases include those claims formally closed in the FLI database in 2010 and 2011, as well as those with no payment activity for 90 days.

**TABLE 4**

**FAMILY LEAVE INSURANCE – STATE PLAN  
EMPLOYER REQUIRED LEAVE RESULTING IN REDUCED BENEFIT DURATION\*  
Calendar Years 2010 and 2011**

	<u>2010</u>	<u>2011</u>
Number of Claims Reduced	6,780	6,187
Total Number of Days Reduced	68,270	60,837
Average Number of Days Reduced	10	10

\*Includes all reported sick leave, vacation or other fully paid leave which resulted in reduced FLI benefit duration.

**TABLE 5**

**FAMILY LEAVE INSURANCE – STATE PLAN  
REVENUES, BENEFITS AND EXPENSES  
(Millions)**

Calendar Years 2010 and 2011

	<u>2010</u>	<u>2011</u>
<u>FLI Income</u>		
FLI Worker Contributions*	\$111.4	\$56.7
Other Income (including interest)	\$0.2	\$0.1
<b>Total FLI Income</b>	<b>\$111.6</b>	<b>\$56.8</b>
<u>FLI Benefits and Expenses</u>		
FLI State Plan Benefit Payments	\$72.9	\$74.7
Benefit Payments for Family Leave During Unemployment	\$0.7	\$0.5
FLI Administrative Expenses	\$8.8	\$6.5
<b>Total FLI Benefits and Expenses</b>	<b>\$82.4</b>	<b>\$81.7</b>

Note: Totals for benefit payments do not match those in Table 1 because the data are from different sources.

\*The FLI worker contribution rate for CY 2010 was 0.12 percent, and for CY 2011 the rate was reduced to 0.06 percent.

**TABLE 6**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
NUMBER OF ELIGIBLE NEW CLAIMS  
BY TYPE OF CLAIM  
Calendar Year 2011

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>
Pregnancy and Complications of Childbirth	23,763	23.4%
All Other Claim Categories	77,864	76.6%
Total	101,627	100.0%

Calendar Year 2010 (**REVISED**)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>
Pregnancy and Complications of Childbirth	23,805	22.9%
All Other Claim Categories	79,938	77.1%
Total	103,743	100.0%

**TABLE 7**

**TEMPORARY DISABILITY INSURANCE – STATE PLAN  
AGE AND SEX OF DISABILITY INSURANCE CLAIMANTS  
BY ELIGIBILITY STATUS**

Calendar Year 2011

	<u>Total</u>	<u>Female</u>	<u>Male</u>
<b>Eligible Claimants</b>			
Total with Information - Number	95,583	67,565	28,018
Percent*	100.0%	70.7%	29.3%
Total, Under 45	51.8%	41.2%	10.6%
Under 25	6.4	4.9	1.4
25 - 34	24.8	20.9	3.9
35 - 44	20.6	15.3	5.3
Total, Over 45	48.2%	29.5%	18.7%
45 - 54	23.1	14.9	8.2
55- 64	18.8	11.1	7.7
Over 65	6.3	3.5	2.8
<b>Ineligible Claimants</b>			
Total with Information - Number	21,484	14,062	7,422
Percent*	100.0%	65.5%	34.5%
Total, Under 45	55.0%	41.1%	14.0%
Under 25	10.9	8.5	2.4
25 - 34	24.6	19.4	5.2
35 - 44	19.5	13.1	6.4
Total, Over 45	45.0%	24.4%	20.6%
45 - 54	22.6	12.8	9.9
55- 64	16.4	8.4	8.1
Over 65	5.9	3.2	2.7

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations.

\*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

**TABLE 8**

**TEMPORARY DISABILITY INSURANCE – STATE PLAN  
SUMMARY OF DATA FOR COMPLETED CASES\*  
BY TYPE OF CLAIM**

Calendar Year 2011

<u>Type of Claim</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (weeks)</u>	<u>Average Gross Benefits</u>
Pregnancy and Complications of Childbirth	23,749	23.5%	9.7	\$3,908
All Other Claim Categories	77,316	76.5%	10.2	\$4,342
Total	101,065	100.0%	10.1	\$4,240

Calendar Year 2010 (**REVISED**)

<u>Type of Claim</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (weeks)</u>	<u>Average Gross Benefits</u>
Pregnancy and Complications of Childbirth	26,952	23.1%	9.8	\$3,916
All Other Claim Categories	79,909	76.9%	10.2	\$4,243
Total	103,861	100.0%	10.1	\$4,168

\*Completed cases include those claims formally closed in the TDI database in 2010 and 2011, as well as those with no payment activity for 90 days.

**TABLE 9**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
SUMMARY OF REVENUE, BENEFITS AND EXPENSES  
(Millions)

Calendar Years 2010 and 2011

	<u>2010</u>	<u>2011</u>
<u>TDI Income</u>		
TDI Worker Contributions	\$308.2	\$314.8
TDI Employer Contributions	\$209.5	\$209.4
Other Income (including interest)	\$34.9	\$27.5
<b>Total TDI Income</b>	<b>\$552.6</b>	<b>\$551.7</b>
<u>TDI Benefits and Expenses</u>		
TDI State Plan Benefits	\$429.8	\$418.6
Benefit Payments for Disability During Unemployment	\$20.3	\$18.8
TDI Administrative Expenses	\$31.0	\$31.7
<b>Total TDI Benefits and Expenses</b>	<b>\$481.1</b>	<b>\$469.1</b>