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Annual Report for 2010

Family Leave Insurance & Temporary Disability Insurance Programs

Division of Analysis
and Evaluation

NEW JERSEY DEPARTMENT OF

LWD

LABOR AND WORKFORCE DEVELOPMENT
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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, beginning no later than December 31, 2010, containing information on both the Family Leave and Temporary Disability Insurance programs. This report provides a summary of data on claims during calendar year 2010 for the State Plan for Family Leave Insurance (FLI) and for the State Plan for Temporary Disability Insurance (TDI), along with comparative information from 2009.

The report provides information on claims, benefits, revenues and administrative expenses during 2010 for the State Plan for Family Leave Insurance, which can be found in Tables 1 through 5. The report also provides information for 2010 on claims, benefits, revenues and administrative expenses 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 first full calendar year of New Jersey's Family Leave Insurance Program in 2010, there were 30,162 eligible claims.
- Nearly 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 \$71.9 million for FLI, with an average weekly benefit amount for all claims of \$479.
- The average duration for FLI cases completed in 2010 was 5.1 weeks, while the average amount of benefits paid for FLI cases completed in 2010 was \$2,421.
- 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 2010.
- Nearly all FLI eligible bonding claimants were under age 45 (98.8%), while the majority of FLI family care claimants were over the age of 45 (57.8%).
- TDI claims for benefits due to pregnancy and complications of childbirth were the largest TDI claims category in 2010, comprising about 23 percent of eligible claims.

- The average duration for TDI cases completed in 2010 was 10.1 weeks, while the average amount of benefits paid for TDI cases completed in 2010 was \$4,175.

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 and \$561 in 2010.

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. Worker contributions to the family leave account in the disability benefits fund began on January 1, 2009. The worker contribution rate for calendar year 2011 was lowered to 0.06 percent from the 2010 rate of 0.12 percent because it was determined that the lower rate was sufficient to maintain the account balance needed to pay benefits.

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 3,701,300 in 2009 and 3,654,800 in 2010.

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 2,733,400 in 2009 and 2,700,600 in 2010.

FAMILY LEAVE INSURANCE

Summary of FLI Claims and Benefits

During 2010 there were 30,162 eligible FLI claims, or slightly more than twice the number recorded during the first six months of the FLI program (14,810) from July through December 2009 (see Tables 1 and 1A). Of the 2010 total, nearly 80 percent were bonding claims (23,935), with the remaining claims for care of a seriously ill family member (6,227). Claims for benefits for bonding with a newborn child were again the largest single category of claims in 2010 out of the five claimant groups, comprising 78.6 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); the category comprised 9.1 percent of total eligible claims.

Gross benefit payments totaled \$71.9 million in 2010, with \$61.0 million, or 84.8 percent, of benefit payments for bonding claims. An additional \$0.7 million was paid for family leave benefits during unemployment. The average weekly benefit amount for all claims was \$479, ranging from a low of \$435 for care of an ill child to a high of \$524 for bonding with a newly adopted child. The estimated average total benefit per eligible claim was \$2,385. Benefit measures, such as the average weekly benefit amount and gross benefit payments, are influenced by the maximum weekly benefit rate which was \$561 in 2010.

Estimated average duration for all FLI eligible new claims was 5.0 weeks in 2010. 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 2010, with Tables 2A and 2B providing age and sex data for bonding claimants and family care claimants, respectively. Females represented 85.9 percent of all eligible claimants for whom information was available and 78.0 percent of ineligible claimants (see Table 2). As in 2009, females under age 45, which includes most women of childbearing age, were the largest single group of family leave claimants in 2010, accounting for 77.1 percent of eligible and 60.1 percent of ineligible claimants. Claimants under 45 years of age accounted for 88.1 percent of total eligible claimants in 2010. Claimants between the ages of 25 and 34 were the largest subcategory, comprising 55.9 percent of all eligible claimants.

For FLI claimants taking leave to bond with a newborn or newly adopted child, females comprised 88.6 percent of eligible claimants (see Table 2A). Nearly all eligible bonding claimants were under age 45 (98.8%), with 65.4 percent between the ages of 25 and 34 and 27.9 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 (74.5%), but in contrast to bonding claimants, more than 57 percent were over the age of 45 (see Table 2B). Nearly one-third of 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 2010 and 2009. Completed cases include those claims formally closed in the FLI database, as well as those with no payment activity for 90 days.

Of the 30,307 total completed FLI cases during 2010, 79.3 percent were for bonding with a newborn or newly adopted child (24,036) and 20.7 percent were for care of a seriously ill family member (6,271). Approximately 47 percent of total bonding claims for FLI immediately followed a TDI claim for pregnancy and childbirth (11,179).

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 same as in 2009.

The average gross benefits paid per completed case was \$2,421, with the average benefit payment for bonding claims (\$2,583) about 44 percent higher than the average for family care claims (\$1,797). The average gross benefits paid per completed case of \$2,421 in 2010 was about 2.9 percent higher than in 2009 when it was \$2,352; similarly, the maximum weekly benefit amount increased by 2.7 percent from 2009 (\$546) to 2010 (\$561).

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 2010, there were 6,780 claims, or 22.5 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. The average number of days that benefits were reduced for these claims was 10, the same as in 2009.

FLI Revenues, Benefits and Administrative Expenses

Table 5 contains a summary of State Plan revenues, benefits and administrative expenses during 2010 and 2009. The State Plan for FLI is financed entirely through

worker contributions, which began January 1, 2009 and totaled \$72.8 million in 2009 and \$111.4 million in 2010. The increase in worker contributions was largely due to an increase in the contribution rate from 0.09 percent of taxable wages in 2009 to 0.12 percent in 2010. The FLI account had \$0.2 million in other income during 2010, including interest income.

Total FLI State Plan benefits during 2010 were \$72.9 million, with benefit payments for family leave during unemployment of \$0.7 million. FLI administrative expenses totaled \$8.8 million during the second year of the program. In both 2009 and 2010, income exceeded benefits and expenses, leading to a decrease in the worker contribution rate for 2011 to 0.06 percent of taxable wages.

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 2010 and 2009 out of the 17 major claim categories, comprising 22.9 and 23.8 percent of all eligible claims, respectively. During 2010, there were 23,806 eligible claims for temporary disability benefits due to pregnancy and complications of childbirth compared with 79,994 eligible claims for the other 16 claim categories out a total of 103,800 eligible claims.

Table 7 contains a summary of data by age and sex for eligible and ineligible TDI claimants in 2010. Females under age 45, which includes most women of childbearing age, were the largest single group of claimants in 2010 as in each of the past 21 years. This group accounted for 41.4 percent of eligible and 41.6 percent of ineligible claimants. Females represented 70.3 percent of all eligible claimants for whom information was available. Among ineligible claimants, 64.5 percent were female.

The percentage of all eligible claimants under 45 years of age continued to edge down, falling to 52.2 percent in 2010 from 53.7 percent in 2009, reflecting a gradual increase in the proportion of older workers in the labor force. The proportion of ineligible claimants under 45 held steady in 2010 at 56.4 percent of all ineligible claimants, the same percentage as in 2009.

Table 8 contains a summary of average claim duration and average benefit payment data for TDI cases which were completed in 2010 and 2009. 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 2010, with 24,003 cases comprising 23.0 percent of total completed cases (104,320). For all other claim categories combined, there were 80,317 completed cases, which comprised 77.0 percent of the total.

The average claim duration for disabilities related to pregnancy and childbirth was 9.8 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 2010 averaged \$4,175 per completed case, compared with \$4,043 in 2009. Average gross benefits per pregnancy and childbirth completed case were \$3,915 during 2010, slightly lower than average gross benefits for other claim types combined of \$4,253 per completed case.

TDI Revenues, Benefits and Administrative Expenses

Table 9 contains a summary of State Plan revenues, benefits and administrative expenses during 2010 and 2009. The State Plan for TDI is financed by a combination of worker and employer contributions which in 2010 totaled \$308.2 and \$209.5 million, respectively. The State Disability Fund also had \$34.9 million in other income, including interest income.

Total TDI State Plan benefits paid during 2010 were \$429.8 million, with benefit payments for disability during unemployment of \$20.3 million. TDI administrative expenses were \$31.0 million during 2010. The average weekly benefit amount for all TDI eligible claims during 2010 was \$416, an increase of about two percent compared with 2009 (\$407).

TABLE 1
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 ¹	23,696	239	23,935	1,542	1,934	2,751	6,227	30,162
Gross Benefits (Millions) ²	\$60.4	\$0.6	\$61.1	\$2.6	\$3.4	\$4.9	\$10.9	\$71.9
Estimated Average Benefit per Eligible Claim ^{3,6}	\$2,550	\$2,628	\$2,551	\$1,669	\$1,770	\$1,770	\$1,745	\$2,385
Average Weekly Benefit Amount ⁴	\$486	\$524	\$487	\$435	\$443	\$446	\$442	\$479
Estimated Average Duration (Weeks) ^{5,6}	5.2	5.0	5.2	3.8	4.0	4.0	3.9	5.0

¹Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

²In 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.

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

⁴Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

⁵Estimated average duration is calculated as weeks compensated divided by eligible claims.

⁶The 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
 July - December 2009

	<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 ¹	11,522	118	11,640	795	1,009	1,366	3,170	14,810
Gross Benefits (Millions) ²	\$26.0	\$0.3	\$26.3	\$1.2	\$1.6	\$2.0	\$4.8	\$31.2
Estimated Average Benefit per Eligible Claim ^{3,6}	\$2,260	\$2,503	\$2,263	\$1,482	\$1,588	\$1,491	\$1,520	\$2,104
Average Weekly Benefit Amount ⁴	\$477	\$513	\$477	\$431	\$438	\$443	\$438	\$471
Estimated Average Duration (Weeks) ^{5,6}	4.7	4.9	4.7	3.4	3.6	3.4	3.5	4.5

¹Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

²In addition to total State Plan gross benefits of \$31.2 million, approximately \$0.4 million in Family Leave During Unemployment benefits were paid during 2009.

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

⁴Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

⁵Estimated average duration is calculated as weeks compensated divided by eligible claims.

⁶The 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. 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 2010

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	28,273	24,286	3,987
Percent*	100.0%	85.9%	14.1%
Total, Under 45 - Percents	88.1%	77.1%	11.0%
<i>Under 25</i>	4.7	4.2	0.5
<i>25 - 34</i>	55.9	50.0	6.0
<i>35 - 44</i>	27.5	22.9	4.6
Total, Over 45 - Percents	11.9%	8.8%	3.1%
<i>45 - 54</i>	6.8	5.0	1.9
<i>55- 64</i>	4.1	3.2	0.9
<i>Over 65</i>	1.0	0.6	0.3
Ineligible Claimants			
Total with Information - Number	3,953	3,085	868
Percent*	100.0%	78.0%	22.0%
Total, Under 45 - Percents	76.0%	60.1%	15.9%
<i>Under 25</i>	8.0	6.9	1.0
<i>25 - 34</i>	42.3	33.9	8.4
<i>35 - 44</i>	25.7	19.2	6.5
Total, Over 45 - Percents	24.0%	18.0%	6.1%
<i>45 - 54</i>	13.8	10.2	3.5
<i>55- 64</i>	8.4	6.5	2.0
<i>Over 65</i>	1.8	1.3	0.5

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 Tables 1 and 2 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 2010

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	22,937	20,313	2,624
Percent*	100.0%	88.6%	11.4%
Total, Under 45 - Percents	98.8%	87.9%	10.9%
<i>Under 25</i>	<i>5.4</i>	<i>5.0</i>	<i>0.5</i>
<i>25 - 34</i>	<i>65.4</i>	<i>59.0</i>	<i>6.4</i>
<i>35 - 44</i>	<i>27.9</i>	<i>24.0</i>	<i>4.0</i>
Total, Over 45 - Percents	1.2%	0.6%	0.6%
<i>45 - 54</i>	<i>1.1</i>	<i>0.6</i>	<i>0.6</i>
<i>55- 64</i>	<i>0.1</i>	<i>0.0</i>	<i>0.0</i>
<i>Over 65</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>
Ineligible Claimants			
Total with Information - Number	2,214	1,826	388
Percent*	100.0%	82.5%	17.5%
Total, Under 45 - Percents	98.9%	81.8%	17.1%
<i>Under 25</i>	<i>12.1</i>	<i>10.8</i>	<i>1.3</i>
<i>25 - 34</i>	<i>61.9</i>	<i>51.5</i>	<i>10.4</i>
<i>35 - 44</i>	<i>24.9</i>	<i>19.5</i>	<i>5.4</i>
Total, Over 45 - Percents	1.1%	0.7%	0.5%
<i>45 - 54</i>	<i>0.9</i>	<i>0.5</i>	<i>0.4</i>
<i>55- 64</i>	<i>0.2</i>	<i>0.1</i>	<i>0.0</i>
<i>Over 65</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</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 Tables 1 and 2 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 2010

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	5,336	3,973	1,363
Percent*	100.0%	74.5%	25.5%
Total, Under 45 - Percents	42.2%	30.6%	11.6%
<i>Under 25</i>	<i>1.4</i>	<i>1.0</i>	<i>0.4</i>
<i>25 - 34</i>	<i>15.1</i>	<i>11.0</i>	<i>4.0</i>
<i>35 - 44</i>	<i>25.7</i>	<i>18.5</i>	<i>7.2</i>
Total, Over 45 - Percents	57.8%	43.9%	13.9%
<i>45 - 54</i>	<i>31.4</i>	<i>23.8</i>	<i>7.6</i>
<i>55- 64</i>	<i>21.4</i>	<i>16.7</i>	<i>4.7</i>
<i>Over 65</i>	<i>5.0</i>	<i>3.4</i>	<i>1.6</i>
Ineligible Claimants			
Total with Information - Number	1,739	1,259	480
Percent*	100.0%	72.4%	27.6%
Total, Under 45 - Percents	46.8%	32.4%	14.4%
<i>Under 25</i>	<i>2.8</i>	<i>2.0</i>	<i>0.7</i>
<i>25 - 34</i>	<i>17.4</i>	<i>11.6</i>	<i>5.9</i>
<i>35 - 44</i>	<i>26.6</i>	<i>18.9</i>	<i>7.8</i>
Total, Over 45 - Percents	53.2%	40.0%	13.2%
<i>45 - 54</i>	<i>30.1</i>	<i>22.5</i>	<i>7.5</i>
<i>55- 64</i>	<i>19.0</i>	<i>14.5</i>	<i>4.5</i>
<i>Over 65</i>	<i>4.1</i>	<i>2.9</i>	<i>1.2</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 Tables 1 and 2 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 2010

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (<u>weeks</u>)	Average Gross <u>Benefits</u>
Care of a Family Member	6,271	20.7%	4.1	\$1,797
Total Bonding Claims	24,036	79.3	5.3	\$2,583
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	11,179	36.9	5.5	\$2,517
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	12,857	42.4	5.2	\$2,640
Total	30,307	100.0%	5.1	\$2,421

July - December 2009 (REVISED)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (<u>weeks</u>)	Average Gross <u>Benefits</u>
Care of a Family Member	2,443	20.2%	4.0	\$1,732
Total Bonding Claims	9,617	79.7	5.3	\$2,510
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	3,802	31.5	5.5	\$2,446
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	5,815	48.2	5.1	\$2,551
Total	12,060	100.0%	5.1	\$2,352

*Completed cases include those claims formally closed in the FLI database in 2009 and 2010, 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*
July 2009 - December 2010**

	<u>2009</u>	<u>2010</u>
Number of Claims Reduced	2,848	6,780
Total Number of Days Reduced	27,301	68,270
Average Number of Days Reduced	10	10

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

TABLE 5

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

Calendar Years 2009 and 2010

	<u>2009</u>	<u>2010</u>
<u>FLI Income</u>		
FLI Worker Contributions	\$72.8	\$111.4
Other Income (including interest)	\$0.8	\$0.2
Total FLI Income	\$73.6	\$111.6
<u>FLI Benefits and Expenses</u>		
FLI State Plan Benefit Payments	\$31.6	\$72.9
Benefit Payments for Family Leave During Unemployment	\$0.4	\$0.7
FLI Administrative Expenses	\$2.5	\$8.8
Total FLI Benefits and Expenses	\$34.5	\$82.4

Note: Totals for benefit payments do not match those in Table 1 because the data are from different sources. For 2009 only, FLI income and expenses are from January through December, while benefit payments are from July through December.

TABLE 6

TEMPORARY DISABILITY INSURANCE – STATE PLAN
NUMBER OF ELIGIBLE NEW CLAIMS
BY TYPE OF CLAIM
Calendar Year 2010

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>
Pregnancy and Complications of Childbirth	23,806	22.9%
All Other Claim Categories	79,994	77.1
Total	103,800	100.0%

Calendar Year 2009 (**REVISED**)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>
Pregnancy and Complications of Childbirth	25,842	23.8%
All Other Claim Categories	82,719	76.2
Total	108,561	100.0%

TABLE 7

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

Calendar Year 2010

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	98,577	69,315	29,262
Percent*	100.0%	70.3%	29.7%
Total, Under 45	52.2%	41.4%	10.9%
Under 25	6.4	5.0	1.4
25 - 34	24.7	20.8	3.9
35 - 44	21.1	15.5	5.6
Total, Over 45	47.8%	28.9%	18.8%
45 - 54	23.5	15.0	8.5
55- 64	18.2	10.6	7.5
Over 65	6.1	3.3	2.8
Ineligible Claimants			
Total with Information - Number	20,983	13,524	7,459
Percent*	100.0%	64.5%	35.5%
Total, Under 45	56.4%	41.6%	14.8%
Under 25	10.9	8.4	2.5
25 - 34	24.6	19.5	5.1
35 - 44	20.9	13.6	7.2
Total, Over 45	43.6%	22.9%	20.8%
45 - 54	22.2	12.2	10.1
55- 64	15.9	7.9	8.0
Over 65	5.5	2.9	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 2010

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (<u>weeks</u>)	Average Gross <u>Benefits</u>
Pregnancy and Complications of Childbirth	24,003	23.0%	9.8	\$3,915
All Other Claim Categories	80,317	77.0%	10.2	\$4,253
Total	104,320	100.0%	10.1	\$4,175

Calendar Year 2009 (**REVISED**)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration (<u>weeks</u>)	Average Gross <u>Benefits</u>
Pregnancy and Complications of Childbirth	26,553	24.5%	9.9	\$3,875
All Other Claim Categories	81,710	75.5%	10.0	\$4,098
Total	108,263	100.0%	10.0	\$4,043

*Completed cases include those claims formally closed in the TDI database in 2009 and 2010, 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 2009 and 2010

	<u>2009</u>	<u>2010</u>
<u>TDI Income</u>		
TDI Worker Contributions	\$303.5	\$308.2
TDI Employer Contributions	\$207.7	\$209.5
Other Income (including interest)	\$45.4	\$34.9
Total TDI Income	\$556.6	\$552.6
<u>TDI Benefits and Expenses</u>		
TDI State Plan Benefits	\$430.1	\$429.8
Benefit Payments for Disability During Unemployment	\$25.0	\$20.3
TDI Administrative Expenses	\$36.7	\$31.0
Total TDI Benefits and Expenses	\$491.8	\$481.1