

## TECHNOLOGY: A HEALTHY MIND IS AN ASSET WORTH PROTECTING.

**B**ased on the chart below, in the technology industry, the incidence of Short-term Disability (STD) is much lower than in other industries. And pregnancy is the most prevalent absence condition. Typically young, the population is split relatively evenly between males (56 percent) and females (44 percent), and enjoys the highest wages of all groups. Stress and mental health problems are the second most common reason for Long-term Disability absences. However, this group overall has a low incidence of Long-term Disability (LTD) claims and very low work-related accidents.

You can take a proactive role in helping employees cope with these steps:

- Consider including a mental health benefit as part of your overall healthcare plan.
- Monitor workplace stress and offer stress-reduction services as appropriate, encouraging their use through Employee Assistance Programs for those who feel overwhelmed or experience increased stress during especially busy periods.



- Examine and monitor work-life balance for this population.

Following is a compilation of relevant data<sup>1</sup> for the technology industry by the Integrated Benefits Institute, a nonprofit supplier of and leader in health and productivity research. Here you'll find

current demographics on various types of absence claims, including workdays lost, costs, and the most prevalent causes. Keep them in mind as you devise your program for healthier practices and safer returns to work.

Typically young, the technology population is split relatively evenly between males (56 percent) and females (44 percent), and enjoys the highest wages of all groups.

*(continued on next page)*



### Worker Demographics:

% Male	56%
% Female	44%
Age < 35 years	39%
Age between 35 and 54 years	48%
Age 55+	13%
Daily wages and benefits	\$376
Additional lost productivity (LP) costs per absence	\$180

### Short-term Disability:

Three most prevalent conditions:	Pregnancy and related Musculoskeletal conditions Injury and poisoning
Average claims per 100 covered lives <sup>2</sup>	5.3
Annual lost workdays per claim <sup>2, 3</sup>	29.1
Total wage and LP costs per disability incident	\$11,805

### Long-term Disability:

Three most prevalent conditions:	Musculoskeletal conditions Mental disorders Nervous system conditions
Average claims per 100 covered lives <sup>2</sup>	1.1
Annual lost workdays per claim <sup>2, 3</sup>	184
Total wage and LP costs per disability incident	\$41,467

### Workers' Compensation (Claims with Lost Time only):

Three most prevalent body part groups injured:	Upper Extremities Multiple Groups Lower Extremities
Average claims per 100 full-time employees	0.2
Lost workdays per claim <sup>2, 3, 4</sup>	41
Total Costs per incident	\$23,279

<sup>1</sup> Integrated Benefits Institute, "Benefits Intelligence," 2008 Benchmarking data. <[www.ibiweb.org/benefitsintelligence](http://www.ibiweb.org/benefitsintelligence)>

<sup>2</sup> Claims refers to active claims. That is, any claim that was opened, closed, had any Lost Time or on which any payments were made during 2008.

<sup>3</sup> Lost Time data refers to workdays lost during calendar year 2008 only.

<sup>4</sup> Workers' Compensation cost and Lost Time information given at the 2-digit SIC code level for this industry grouping due to lack of data at 3-digit SIC code level.