



STATE OF WISCONSIN  
Department of Employee Trust Funds

Eric O. Stanchfield  
SECRETARY

801 W Badger Road  
PO Box 7931  
Madison WI 53707-7931

1-877-533-5020 (toll free)  
Fax (608) 267-4549  
TTY (608) 267-0676  
<http://etf.wi.gov>

**CORRESPONDENCE MEMORANDUM**

**DATE:** March 22, 2006  
**TO:** Teachers Retirement Board  
Wisconsin Retirement Board  
**FROM:** Diane Poole, Director  
Disability Programs Bureau  
**SUBJECT:** 2005 Benefit Annuity Statistics

**REVISED MEMO**

Attached for your review and comment are the 2005 Wisconsin Retirement System (WRS) disability annuity statistics. The report provides information on disability benefit annuity applications approved by the Boards throughout 2005. No Board action is required.

2005 Disability Annuity Highlights

- The Department completed disability benefit estimates for 875 participants.
- Disability benefit annuities were started for 294 participants.
- For the disability annuity benefits approved by both the Teachers Retirement Board and the Wisconsin Retirement Board, the two most popular benefit options were "100% Continued to Named Survivor (Joint Survivor) with 180 Payments Guaranteed" and "Life with 180 Payments Guaranteed."

**TEACHERS RETIREMENT BOARD SPECIFICS**

- 89% of Teachers Retirement Board (TRB) disability applications were approved. Only 3% were denied and 8% were cancelled/void/withdrawn/invalid.
- 74% of TRB disability annuities started were for females and 26% were for males.
- 33% of TRB disability applications were for participants aged 51-55, 31% were for participants aged 56-60, and 18% were for participants aged 46-50.
- 51% of TRB disability applications had one of three disabilities: Cancer (22%), Neurology (15%), and Orthopedic (14%)

**WISCONSIN RETIREMENT BOARD SPECIFICS**

- 87% of Wisconsin Retirement Board (WRB) disability applications were approved. Only 4% were denied, 6% were cancelled, void/withdrawn/invalid, and 1% was termed.
- 53% of WRB disability annuities started were for females and 47% were for males.
- 36% of WRB disability applications were for participants aged 51-55, 28% were for participants aged 46-50, and 20% were for participants aged 56-60.
- 51% of the WRB disability applications had one of three disabilities: Orthopedic (23%), Mental Illness (14%), and Multiple Medical Problems (13.8%)

Reviewed and approved by Tom Korpady, Administrator, Division of Insurance Services.

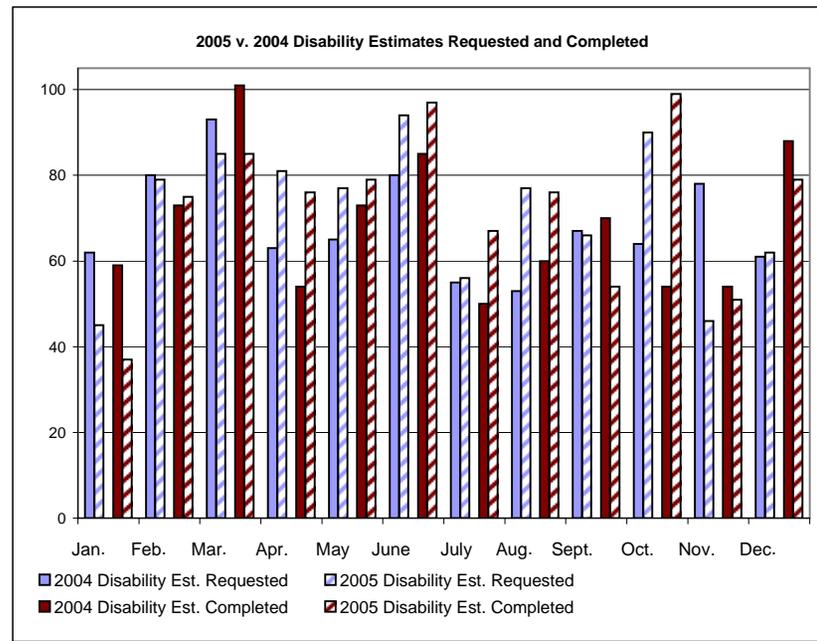
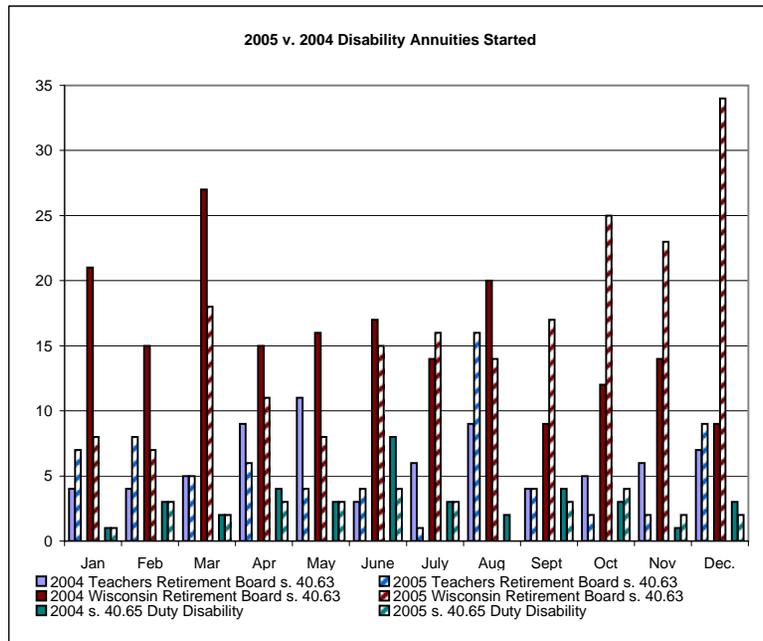
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Signature

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Date

Board	Mtg Date	Item #
WR	03/30/06	5
TR	03/30/06	6

## 2005 WRS DISABILITY ANNUITY DATA

2005 DISABILITY BENEFIT APPLICATIONS													
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total
<b>2005 Disability Est. Requested</b>	45	79	85	81	77	94	56	77	66	90	46	62	858
<b>2005 Disability Est. Completed</b>	37	75	85	76	79	97	67	76	54	99	51	79	875
<b>2005 Disability Annuities Started</b>													
2005 Teachers Retirement Board s. 40.63	7	8	5	6	4	4	1	16	4	2	2	9	68
2005 Wisconsin Retirement Board s. 40.63	8	7	18	11	8	15	16	14	17	25	23	34	196
2005 s. 40.65 Duty Disability	1	3	2	3	3	4	3	0	3	4	2	2	30
<b>Total Annuities Started</b>	16	18	25	25	20	23	20	30	24	31	27	45	294



TEACHERS BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED													
Option	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec	Total
12 100% Continued to Named	2	2	2	3	0	3	0	3	1	1	1	15	33
17 Life Annuity with 60 Payments	0	0	0	0	1	0	0	1	1	0	0	5	8
24 For Annuitant's Life Only	3	1	0	0	0	0	0	3	0	0	0	4	11
25 Life Annuity with 180 Payments	1	3	2	2	2	1	0	3	1	1	0	5	21
26 75% Continued to Named Survivor	0	0	0	0	0	0	1	3	1	0	1	3	9
27 100% Continued to Named	1	1	1	1	1	0	0	3	0	0	0	2	10
28 75% Continued to Annuitant or	0	1	0	0	0	0	0	0	0	0	0	0	1
<b>TOTAL</b>	<b>7</b>	<b>8</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>16</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>34</b>	<b>93</b>

TEACHERS BOARD DISABILITY ANNUITIES STARTED BY GENDER													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2005 Female	6	4	4	4	2	2	1	11	4	2	2	8	50
2005 Male	1	4	1	2	2	2	0	5	0	0	0	1	18
<b>TOTAL</b>	<b>7</b>	<b>8</b>	<b>5</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>16</b>	<b>4</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>68</b>

**TEACHERS BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED**

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION													
Type of Determination	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Approval	3	4	6	4	5	5	6	3	6	4	4	18	68
Cancelled	0	0	0	0	1	0	0	0	0	0	0	0	1
Deemed Approved	0	0	0	0	0	0	0	0	0	1	0	0	1
Denial	0	1	0	0	0	1	0	0	0	0	0	0	2
Denial Rescinded: Approval	0	0	0	0	0	0	0	1	0	0	0	0	1
Termed	0	0	0	0	0	0	0	0	0	0	0	0	0
Termed Rescinded: Approved	0	0	0	0	0	0	0	0	0	0	0	0	0
Void/Withdrawn/Invalid	1	2	2	0	0	0	0	0	0	0	0	0	5
s. 40.63 Waiver	0	0	0	0	0	0	0	0	0	0	0	0	0

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE													
s. 40.63 Disability App's by Age	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
31-35	0	0	0	0	1	0	0	0	0	0	0	0	1
36-40	0	1	1	0	0	0	0	0	0	0	0	0	2
41-45	0	0	1	0	0	1	1	0	0	0	0	1	4
46-50	1	3	0	1	0	0	0	1	0	1	0	7	14
51-55	3	3	1	2	2	1	3	2	2	2	2	3	26
56-60	0	0	5	1	3	4	2	0	3	1	1	4	24
61-65	0	0	0	0	0	0	0	1	1	1	1	3	7
<b>TOTAL</b>	<b>4</b>	<b>7</b>	<b>8</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>18</b>	<b>78</b>

TEACHERS BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE													
Disability Type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Brain Injury	0	0	0	0	0	0	1	0	0	0	0	0	1
Cancer	0	2	1	0	1	2	1	2	1	2	1	4	17
Cardiovascular	0	0	0	0	1	0	0	1	0	0	0	2	4
Chronic Fatigue	0	0	0	0	0	0	0	0	0	0	0	0	0
Diabetes	0	0	0	0	0	0	0	0	0	0	0	0	0
Eye Disorders	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastro/Intestinal	0	0	1	0	0	0	0	0	1	0	0	0	2
Mental Illness	0	0	2	2	2	1	0	0	0	0	0	2	9
Mutiple Medical Problems	1	0	1	0	0	2	2	0	1	0	1	2	10
Multiple Sclerosis	0	0	0	0	0	0	0	0	0	0	0	0	0
Muscle/Tissue	0	1	1	0	0	0	1	0	0	1	0	3	7
Nephrology	0	0	0	1	1	0	0	0	0	0	0	0	2
Neurology	1	1	1	1	1	1	1	1	1	1	2	0	12
Orthopedic	2	2	0	0	0	0	0	0	1	1	0	5	11
Other	0	0	0	0	0	0	0	0	1	0	0	0	1
RSD - Reflex Sympathetic Dystrophy	0	0	0	0	0	0	0	0	0	0	0	0	0
Respiratory	0	0	0	0	0	0	0	0	0	0	0	0	0
Unknown	0	1	1	0	0	0	0	0	0	0	0	0	2
<b>TOTAL</b>	<b>4</b>	<b>7</b>	<b>8</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>18</b>	<b>78</b>

WISCONSIN RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY OPTION SELECTED													
Option	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
12 100% Continued to Named	3	2	6	6	4	3	5	8	3	11	10	15	76
17 Life Annuity with 60 Payments	1	1	3	0	1	1	0	0	1	2	3	5	18
24 For Annuitant's Life Only	2	2	2	2	1	7	3	1	3	1	2	4	30
25 Life Annuity with 180 Payments	2	1	3	3	1	4	2	3	7	4	5	5	40
26 75% Continued to Named Survivor	0	0	1	0	1	0	1	0	2	2	1	3	11
27 100% Continued to Named	0	1	2	0	0	0	4	1	1	5	2	2	18
28 75% Continued to Annuitant or	0	0	1	0	0	0	1	1	0	0	0	0	3
<b>TOTAL</b>	<b>8</b>	<b>7</b>	<b>18</b>	<b>11</b>	<b>8</b>	<b>15</b>	<b>16</b>	<b>14</b>	<b>17</b>	<b>25</b>	<b>23</b>	<b>34</b>	<b>196</b>

WISCONSIN RETIREMENT BOARD DISABILITY ANNUITIES STARTED BY GENDER													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2005 Female	3	4	8	4	3	9	12	6	8	11	15	21	104
2005 Male	5	3	10	7	5	6	4	8	9	14	8	13	92
<b>TOTAL</b>	<b>8</b>	<b>7</b>	<b>18</b>	<b>11</b>	<b>8</b>	<b>15</b>	<b>16</b>	<b>14</b>	<b>17</b>	<b>25</b>	<b>23</b>	<b>34</b>	<b>196</b>

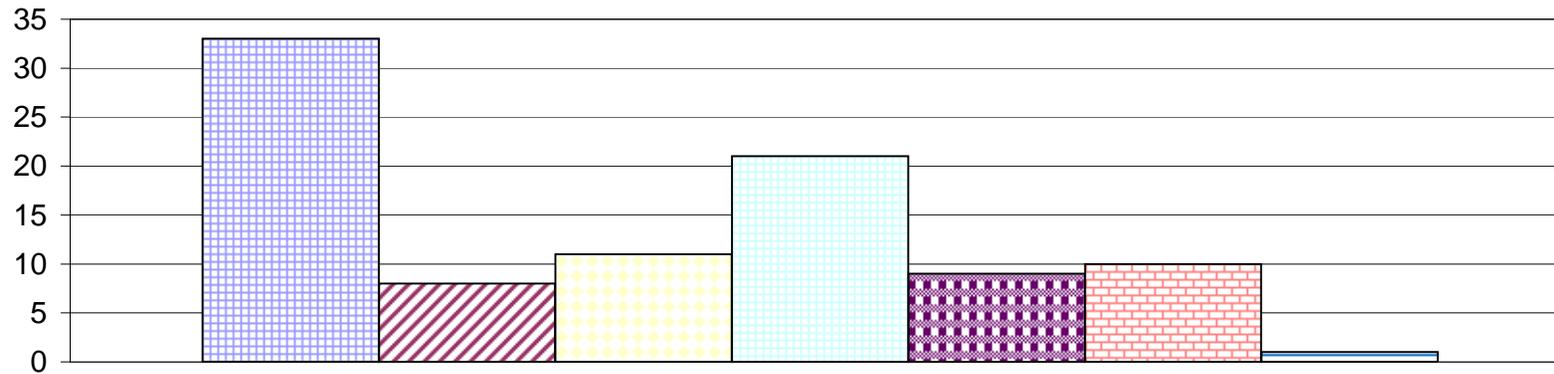
**WISCONSIN RETIREMENT BOARD DISABILITY STATISTICS FOR APPLICATIONS SUBMITTED**

<b>WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DETERMINATION</b>													
<b>Type of Determination</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Approval	13	19	13	10	14	15	14	16	31	15	7	18	185
Cancelled	0	0	0	1	0	2	0	0	0	1	1	0	5
Deemed Approved	0	1	0	0	0	0	0	0	0	0	0	0	1
Denial	1	2	0	0	1	0	1	0	2	0	2	0	9
Denial Rescinded: Approved	0	0	0	0	0	0	0	0	0	1	1	0	2
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Termed	1	0	0	0	0	0	0	0	0	0	0	0	1
Term Rescinded: Approved	0	0	0	0	0	0	0	0	0	0	0	0	0
Void/Withdrawn/Invalid	0	2	1	0	2	2	1	2	2	1	0	0	13
s.40.63 Waiver	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY AGE</b>													
<b>s. 40.63 Disability App's by Age</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
31-35	0	0	0	0	0	0	0	0	0	0	0	0	0
36-40	0	1	0	1	0	1	0	0	1	0	0	0	4
41-45	0	0	2	0	0	2	2	1	0	1	2	1	11
46-50	6	6	5	2	3	4	6	5	11	3	2	7	60
51-55	3	11	3	5	8	9	6	3	13	7	6	3	77
56-60	3	3	4	2	5	2	2	7	5	5	1	4	43
61-65	3	3	0	1	1	1	0	2	5	2	0	3	21
<b>TOTAL</b>	<b>15</b>	<b>24</b>	<b>14</b>	<b>11</b>	<b>17</b>	<b>19</b>	<b>16</b>	<b>18</b>	<b>35</b>	<b>18</b>	<b>11</b>	<b>18</b>	<b>216</b>

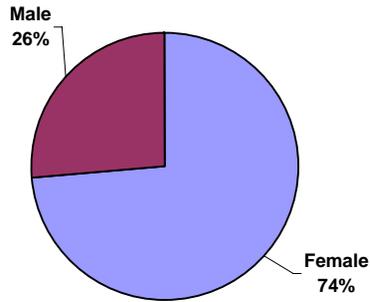
<b>WISCONSIN RETIREMENT BOARD DISABILITY APPLICATIONS SUBMITTED BY DISABILITY TYPE</b>													
<b>Disability Type</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>	<b>Sep</b>	<b>Oct</b>	<b>Nov</b>	<b>Dec</b>	<b>Total</b>
Brain Injury	0	0	0	0	0	0	1	0	0	0	0	0	1
Cancer	0	4	2	4	0	1	2	4	4	2	0	4	27
Cardiovascular	1	2	1	0	1	2	0	2	2	0	3	2	16
Chemical Dependency	0	0	0	0	0	0	0	0	0	0	0	0	0
Diabetes	0	0	0	0	0	0	0	0	0	0	0	0	0
Eye Disorders	0	0	0	0	0	0	0	1	0	0	0	0	1
Gastro/Intestinal	0	0	0	1	0	1	0	0	0	0	0	0	2
Hearing Disorders	0	0	0	0	0	0	0	0	0	0	0	0	0
Mental Illness	0	4	1	3	2	4	3	3	4	1	4	2	31
Multiple Medical Problems	2	1	5	1	4	5	2	0	5	2	1	2	30
Multiple Sclerosis	0	0	2	0	0	0	0	0	2	0	0	0	4
Muscle/Tissue	0	0	1	1	4	1	3	0	2	2	1	3	18
Nephrology	1	0	1	0	0	0	0	0	1	0	0	0	3
Neurology	4	6	1	0	3	2	0	1	3	4	0	0	24
Orthopedic	6	7	0	1	1	1	5	7	8	7	2	5	50
Other	0	0	0	0	2	0	0	0	1	0	0	0	3
RSD - Reflex Sympathetic Dystrophy	0	0	0	0	0	0	0	0	0	0	0	0	0
Respiratory	1	0	0	0	0	2	0	0	3	0	0	0	6
Unknown	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>15</b>	<b>24</b>	<b>14</b>	<b>11</b>	<b>17</b>	<b>19</b>	<b>16</b>	<b>18</b>	<b>35</b>	<b>18</b>	<b>11</b>	<b>18</b>	<b>216</b>

### 2005 Teachers Retirement Board Disability Annuities Started by Option Type

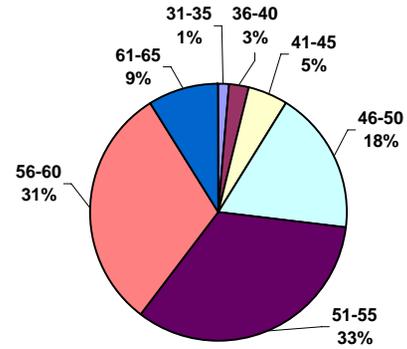


- 12 100% Continued to Named Survivor (Jt. Survivor) with 180 Payments Guaranteed
- 17 Life Annuity with 60 Payments Guaranteed
- 24 For Annuitant's Life Only
- 25 Life Annuity with 180 Payments Guaranteed
- 26 75% Continued to Named Survivor (Joint Survivor)
- 27 100% Continued to Named Survivor (Joint Survivor)
- 28 75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either

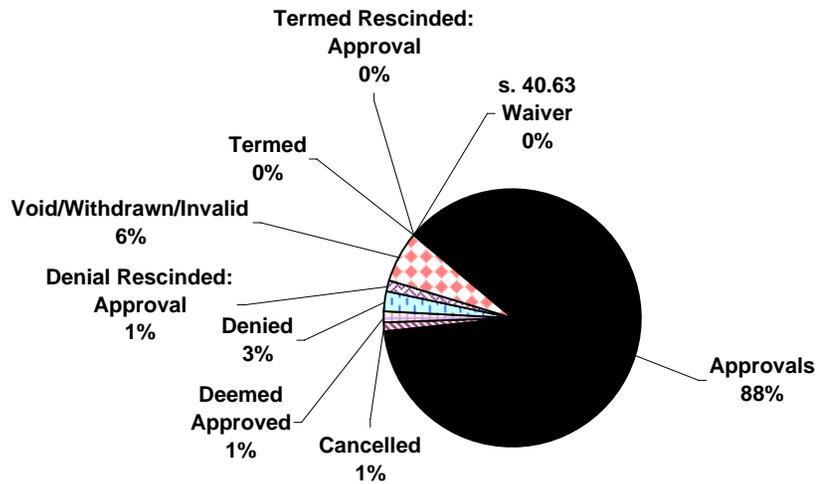
**2005 Teachers Retirement Board Disability Annuity Started by Gender**



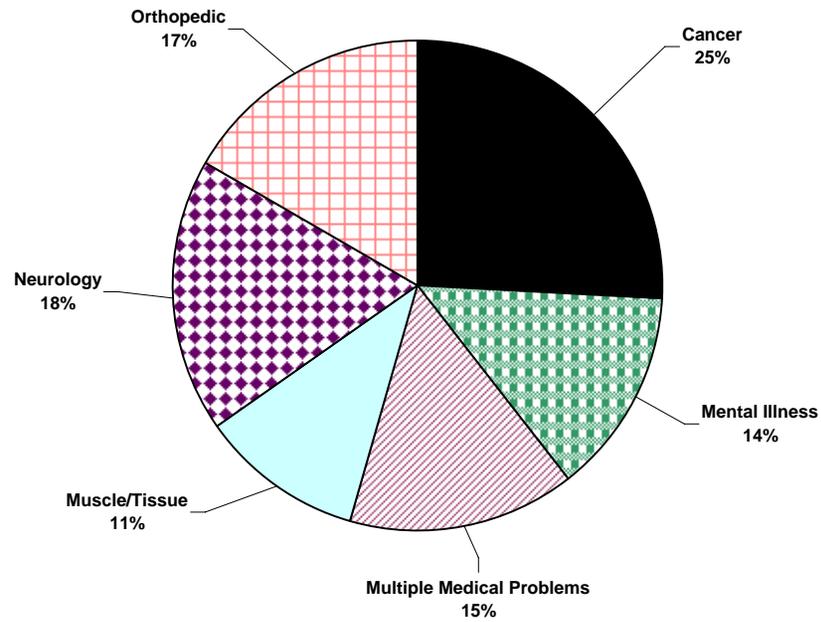
**2005 Teachers Retirement Board Disability Applications by Age**



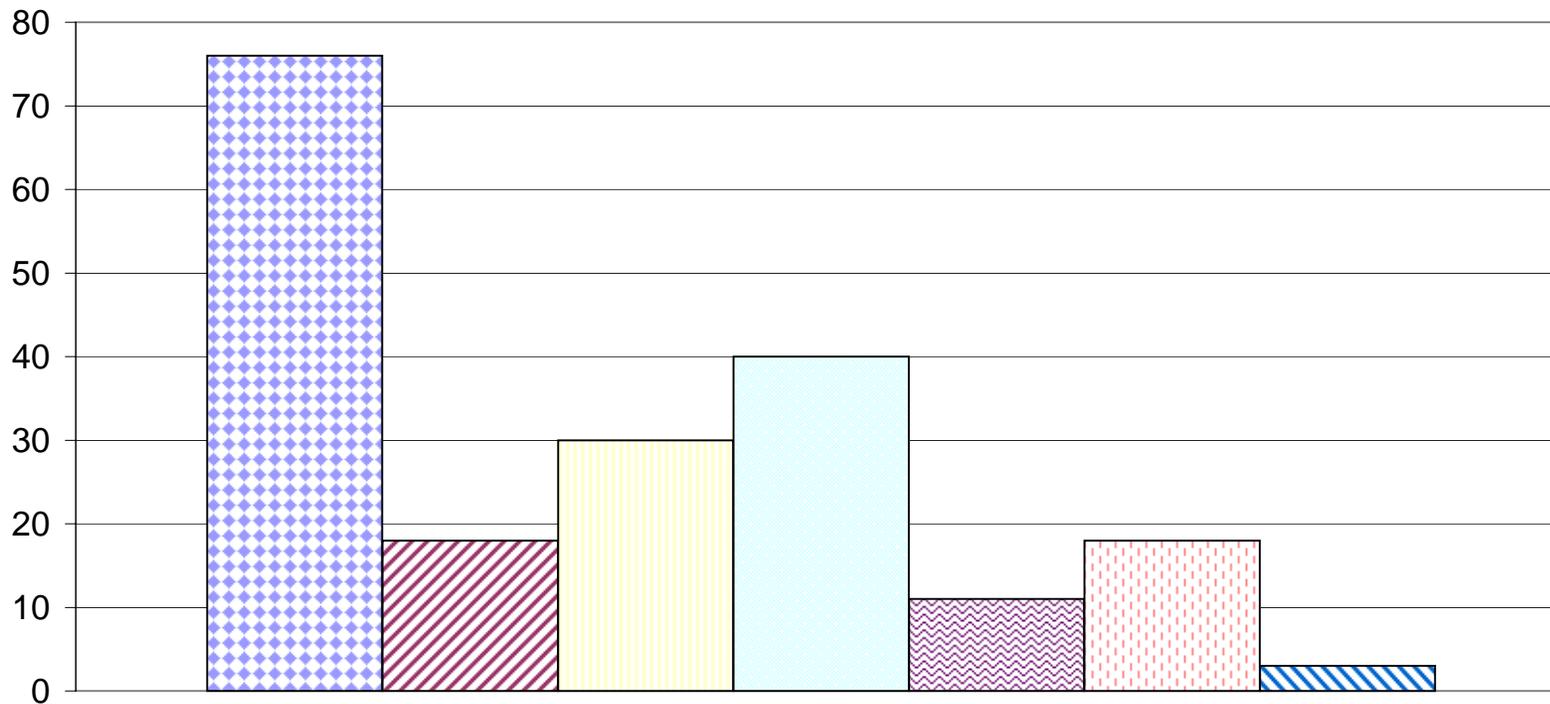
**2005 Teachers Retirement Board Disability Applications by Determination**



## 2005 Teachers Retirement Board Disability Types (6% of Total and Above)

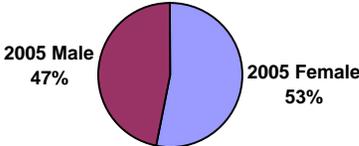


### 2005 Wisconsin Retirement Board Disability Annuities Started by Option Type

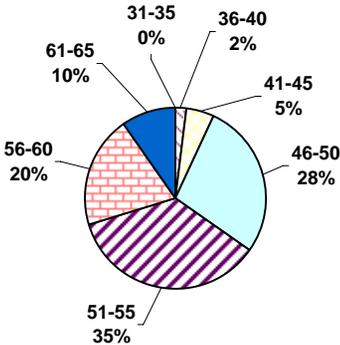


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- 17 Life Annuity with 60 Payments Guaranteed
- 24 For Annuitant's Life Only
- 25 Life Annuity with 180 Payments Guaranteed
- 26 75% Continued to Named Survivor (Joint Survivor)
- 27 100% Continued to Named Survivor (Joint Survivor)
- 28 75% Continued to Annuitant or Named Survivor (Joint Survivor) Upon Death of Either

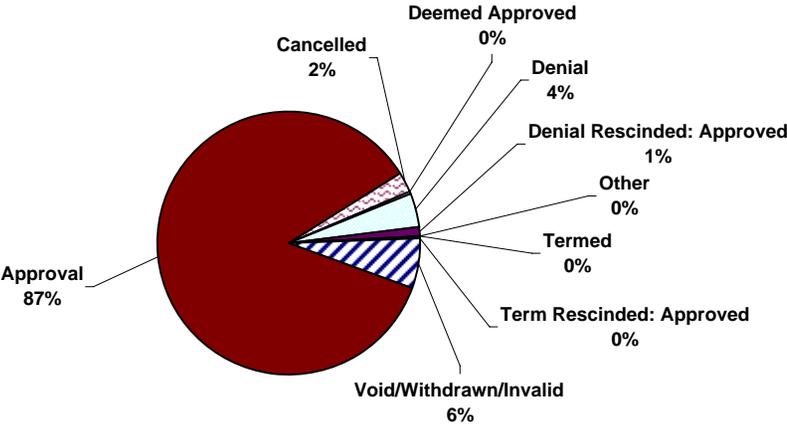
**2005 Wisconsin Retirement Board Disability Annuities Started by Gender**



**2005 Wisconsin Retirement Board Disability Applications By Age**



**2005 Wisconsin Retirement Board Disability Applications by Determination**



### 2005 Wisconsin Retirement Board Disability Types (6% of Total and Above)

