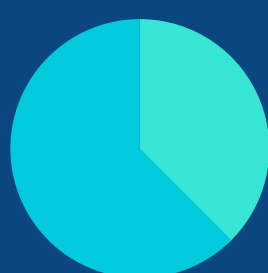


U.S. SHORT-TERM DISABILITY (STD) AND SICK LEAVE COST PROJECTIONS FOR CONFIRMED COVID-19 CASES

LOW-RANGE SCENARIO

with 4 million U.S. coronavirus cases



1.5
million cases from
employed patients



↑ 21%
increase in STD eligible
claims (650,000)



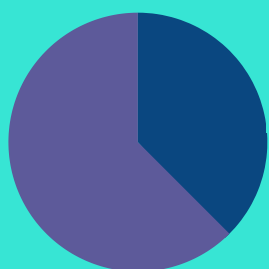
\$6.1
billion in lost work
time payments



↑ 6.4%
increase in lost work
time costs

MID-RANGE SCENARIO

with 8 million U.S. coronavirus cases



3
million cases from
employed patients



↑ 42%
increase in STD eligible
claims (1.3 million)



\$12.7
billion in lost work
time payments



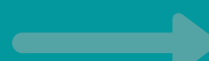
↑ 13%
increase in lost work
time costs

HIGH-RANGE SCENARIO

with 15 million U.S. coronavirus cases



5.6
million cases from
employed patients



↑ 79%
increase in STD eligible
claims (2.4 million)



\$23.3
billion in lost work
time payments



↑ 24%
increase in lost work
time costs

REVIEW THE RESEARCH REPORT:

www.ibi.org/covid19-leave-cost-projections

Note: This analysis factors in the costs associated with the paid sick leave provisions of the Families First Coronavirus Repose Act (FFCRA) that went into effect on April 1, 2020. However, family medical leave costs was beyond the scope of the study and was not included.