

# Mental Health & Disability Duration: What You Need to Know

**9.9%**

of all new short-term disability claims are mental health

**53.9**

average lost workdays per closed STD claim

**64%**

of claimants are female

**49%**

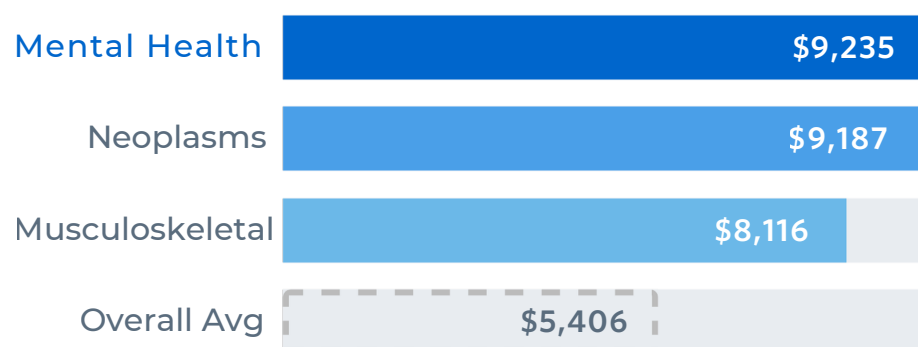
of claimants are under age 40

**COST BURDEN**

Mental health is the most expensive disability claim category

**71%** higher cost than average

\$9,235 per claim vs. \$5,406 overall average



**RETURN TO WORK**

Recovery rates rival other major conditions

**41.9%**

MSK

**40.7%**

Mental & Behavioral Health

**30.9%**

Neoplasms (Cancer)

**26.1%**

Circulatory Diseases

**WHO IS AFFECTED**

Younger workers and women are most impacted

**64%**

of claimants are female (vs. 54% for MSK)

**49%**

are under age 40 (vs. 17% MSK)

**WHY EARLY ACTION MATTERS**

The longer a leave continues, the harder the return becomes

**Wk 1-4**  
BEST WINDOW

Early contact signals support & commitment

**Wk 5-12**  
ACT NOW

Intervention still highly effective; plan phased return

**12+ Wks**  
HIGH RISK

RTW probability drops sharply — identity drift sets in

**KEY INSIGHT**

Mental health accounts for only 9.9% of claims but drives 12.3% of all payments, and 4.2% convert to long-term disability. Proactive support prevents escalation.

**KEY INSIGHT**

With the right support, mental health return-to-work rates are nearly identical to musculoskeletal — recovery is achievable.

**WHAT MAKES RECOVERY HARDER**

**Stigma & Fear of Disclosure**

Employees hide struggles rather than seek help or accommodations

**Delayed Intervention**

Waiting too long before reaching out — lost time leads to lost motivation

**Unprepared Managers**

Supervisors with no mental health training inadvertently extend absences

**Unchanged Work Conditions**

Returning to the same environment that caused leave without adjustment

**WHAT DRIVES SUCCESSFUL RETURN**

**Early, Low-Pressure Contact**

Check-ins during leave — not about work, about the person — make a real difference

**Phased, Flexible Return**

Gradual hours & adjusted duties — not a binary "on leave / back full-time"

**Trained, Empathetic Supervisors**

Managers who listen and adapt — not just follow a process checklist

**Open Culture & Stigma Reduction**

Normalizing mental health conversations at every level of the organization