

State of the Line

2026 MID-YEAR

Disability and leave of absence

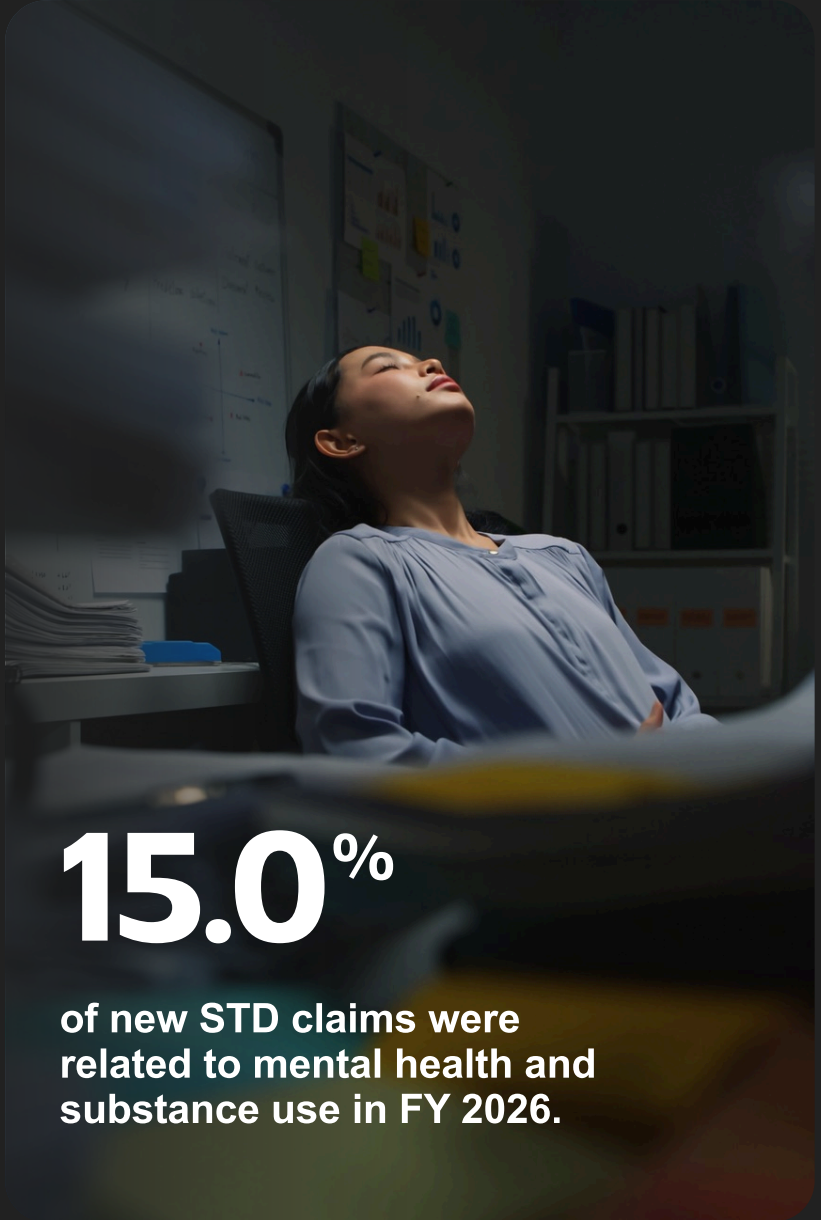


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The disability and leave landscape continues to evolve as workforce demographics, mental health challenges and changing employee expectations reshape absence patterns across industries. While many traditional disability metrics remain stable, the data indicates a meaningful shift in the reasons employees are taking leave and the length of time they remain away from work.

The most notable development in 2026 is the continued rise of mental health-related disability claims. For the first time, mental health conditions have surpassed all other diagnosis categories, including pregnancy-related claims, as the leading reason for new short-term disability (STD) absences. At the same time, mental health-related claims continue to generate some of the longest disability durations across nearly every age group.

Combined with an aging workforce, increasing comorbid conditions and growing utilization of employer-provided leave benefits, these trends are creating new challenges for employers seeking to balance employee well-being, productivity and benefit costs.



15.0%

of new STD claims were
related to mental health and
substance use in FY 2026.