



The future of leave

Four essentials your leave and absence management strategy needs now

unum[®]

“Doing leave well”: A strategic imperative

Once a simple matter of tracking vacation days and sick leave, leave and absence management is a growing concern for companies and their HR departments. With laws, regulations and employee needs evolving, managing leave has become not only a time-consuming administrative burden, but a competitive advantage or disadvantage. “Doing leave well” is now a strategic imperative for large and growing businesses.

In light of the major disruptions caused by the COVID-19 pandemic, many companies are reassessing how they will manage leave in the future, whether to outsource all or parts of the function, and what to look for in potential solution providers or outsourcing partners.

In this guide, you’ll find information on:

- All the ways expectations for leave are changing and what that means for you.
- The four essential characteristics of a future-forward leave management program.
- How to decide on a strategy that will last.



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Leave is changing: are you changing with it?

For years, leave and absence management has been viewed through the lens of minimizing business impact and “lost productivity.” But the market has shifted significantly over the past decade.

Taking their cue from the more generous leave benefits provided in most other industrialized nations, today’s workers expect their employers to allow time off for taking care of themselves and their families.

Many government entities have taken up the banner, resulting in a complex patchwork of leave requirements that is becoming increasingly difficult and expensive to navigate.

YESTERDAY’S LEAVE PROGRAMS DON’T WORK FOR TODAY’S WORKERS

A funny thing happened on the way to the future. American workers looked around the world — and around the house — and decided that last century’s ideas about work-life balance were not working for them.

Younger workers have their own set of ideas about work, and about home life. Untethered through technology, they are more likely to want to be able to [get work done wherever and whenever](#) they want to, instead of being tied to a desk in an office from nine to five.

Young couples are more likely to share household duties like child care ([especially now](#) that COVID-19 has led more people to work from home). And examples are in full view of the perks enjoyed by workers in other developed nations, where time off to take care of newborn children, for example, is often [guaranteed under the law](#).



Paid leave around the world



COUNTRY	PAID PARENTAL LEAVE (WEEKS)		PAID VACATION (DAYS)	PAID SICK LEAVE (DAYS FOR 10-DAY ILLNESS)
	FOR MOTHERS	FOR FATHERS		
Australia	8	0.8	20	10.0
Austria	51	6.9	25	10.0
Belgium	13	5.0	20	10.0
Canada	27	0.0	10	2.7
Denmark	27	1.1	25	6.0
Finland	41	5.7	25	9.0
France	19	5.6	30	3.5
Germany	43	5.7	20	10.0
Greece	23	0.4	20	10.0
Iceland	16	7.8	24	10.0
Ireland	9	0.0	20	1.3
Italy	25	0.4	20	3.5
Japan	36	30.4	10	4.7
Luxembourg	26	10.4	26	10.0
Netherlands	16	0.4	20	7.0
New Zealand	8	0.0	20	5.0
Norway	45	9.8	25	10.0
Portugal	20	12.5	22	10.0
Spain	16	2.1	25	4.2
Sweden	35	10.9	25	7.2
Switzerland	8	0.0	20	10.0
United Kingdom	12	0.4	28	1.1
United States	0	0.0	0	0.0

Sources: UNICEF, Are the World's Richest Countries Family Friendly?: Policy in the OECD and EU, 2019. Center for Economic and Policy Research, No-Vacation Nation, Revised, 2019. Center for Economic and Policy Research, Contagion Nation 2020: United States Still the Only Wealthy Nation Without Paid Sick Leave, 2020. Replicon, Labor Compliance Guides, 2020. Work in Iceland, Workers' Rights, accessed Sept. 28, 2020.



Today's workers are increasingly interested in working for employers who recognize their needs. They think maternity leave is a basic right and have no patience for parental leave policies that don't include [fathers](#). They also want leave to be paid.

It's not just younger workers who have evolving expectations. For the first time in history, there are five generations of people in the workforce. Young people's attitudes toward leave are rubbing off on their elders, who are asking employers for time off to meet their own specific needs, such as sabbaticals to recharge through travel or learning, and leave to care for ailing elderly parents. More than [49% of Baby Boomers](#) rank time off as the most valuable benefit an employer can offer. And across the spectrum of employees, people see paid sick leave as a [basic worker's right](#).

[Large, well-resourced companies](#) have been developing creative, generous leave policies in a bid to attract and keep great workers. But most companies — including some who have trouble providing unpaid leave, let alone paid — have been slower to react. As a result, governments have stepped in to fill the void.

LAWS AND REGULATIONS MAKE LEAVE A COMPLEX CHALLENGE FOR EMPLOYERS

Back in 1993, the U.S. Congress recognized that losing your job because you had a baby or your mother got sick was just plain unfair. The [Family and Medical Leave Act \(FMLA\)](#) requires employers of a certain size to let employees take job-protected leave, up to a certain amount every year, to recover

from or take care of a close family member with a serious illness, to bond with a new child, or to help a military family member who is about to be deployed.

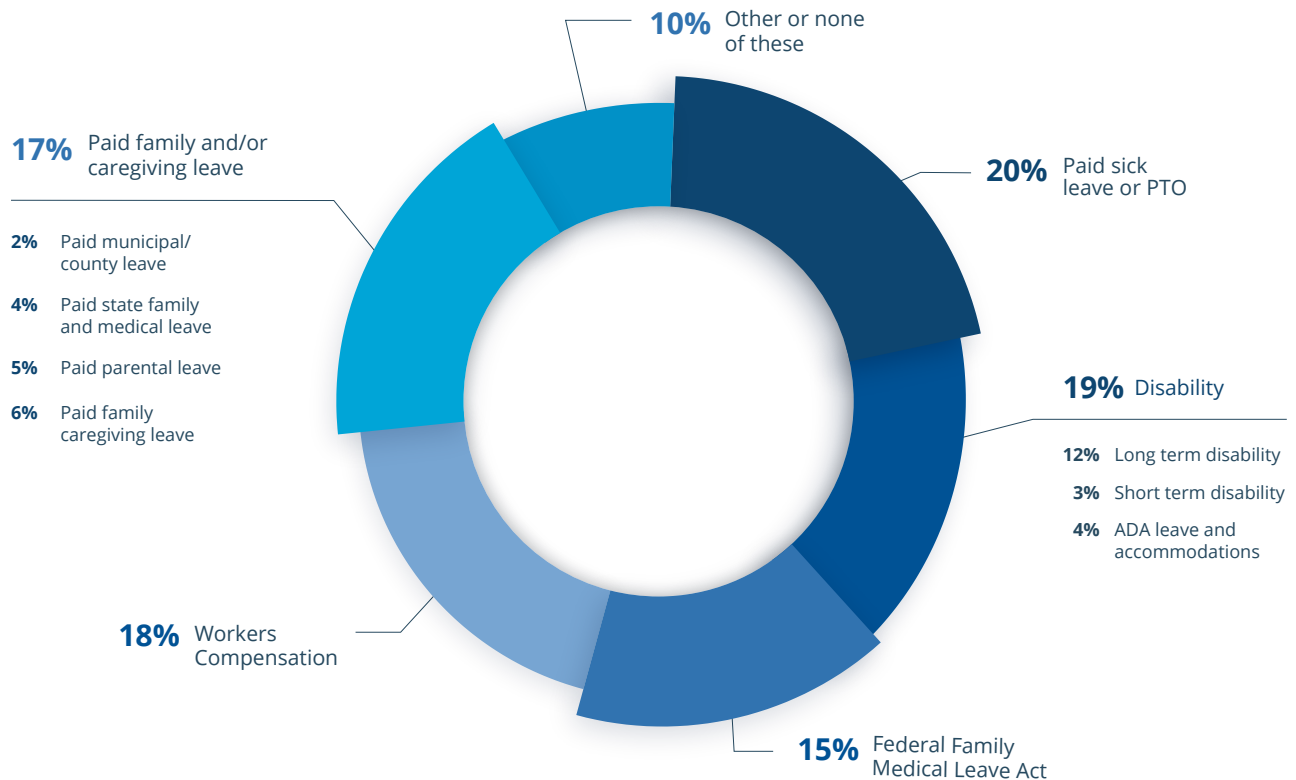
The Americans with Disabilities Act (ADA) also provides for some job-protected leave, where [leave is an appropriate accommodation](#) under the Act.

The federal government has toyed with requiring paid leave for illness or bonding with a new child, but has passed legislation providing it only for [federal workers](#). Not willing to wait, some states and localities have implemented requirements for the workers in their jurisdictions. At least [225 state leave laws](#) are on the books, requiring sick leave and/or parental leave for workers in those localities. They have expanded on the FMLA through such requirements as paid leave, more leave in a given year, and more covered reasons for leave.

The result is a lot of complexity for employers, as well as risk. Employees have been awarded [large judgments](#) when employers mishandle FMLA cases. A company with many sites all over the country has to keep track of the laws in every jurisdiction where it operates. A recent study sponsored by Unum revealed that “integrator” employers (those who have interrelated plans, policies, processes, systems, or data across programs like disability, FMLA, group health, worker's compensation or wellness) listed paid time off, including sick leave, as their biggest concern.¹

What leave benefit are you most concerned about?

TOP RESPONSES¹



Does not total 100% due to incomplete responses.

Question asked: Of all of the absence related benefits offered to employees, which do you find to be the most concerning for your organization? N=510.

COVID-19 SHONE A BRIGHT LIGHT ON LEAVE

And then came a pandemic. When COVID-19 hit, any deficiencies in employer leave policies were thrown into sharp relief. The federal government [provided some help](#) by temporarily expanding covered reasons for FMLA leave, and making some of that leave paid. But suddenly, companies across the country were faced with the choice of rethinking leave, or losing valuable people who absolutely had to be away from work to care for sick family members or to supervise children who were abruptly expected to go to school at home.

Whatever a future-ready leave program was eventually going to look like, it would need to get there quicker. Translation: It's time to look at the leave management program you are going to need in the future.



Webinar: Leave management in a post-pandemic world

[Watch now](#)

The four essentials of a future-forward leave management program

1

EASY: REMOVE THE OBSTACLES TO A SIMPLE, SATISFYING LEAVE EXPERIENCE FOR EVERYONE

As more employees request leave, and more regulation means more costs and potential penalties, managing leave can become an endless swirl of emails, manager and employee questions, and administrative headaches, leaving compliance risk, staffing problems and unhappy employees in its wake. The first requirement of a future-forward leave program is that it should eliminate all this unproductive effort.

Employers feel overwhelmed

For many companies, handling employee leave requests and communications comes down to manual email nightmares, causing HR to spend a lot of time inefficiently. Employers we've spoken with² tell us that managing leave is time-consuming and exasperating, especially when a leave case is complex. They say:

- Managing leave is complex and there's no one solution they can turn to that does everything they need.
- Handling employee requests and communications takes a lot of time and creates major administrative headaches.
- Complex leave cases take most of the time, triggering endless back and forth on details and long email exchanges.

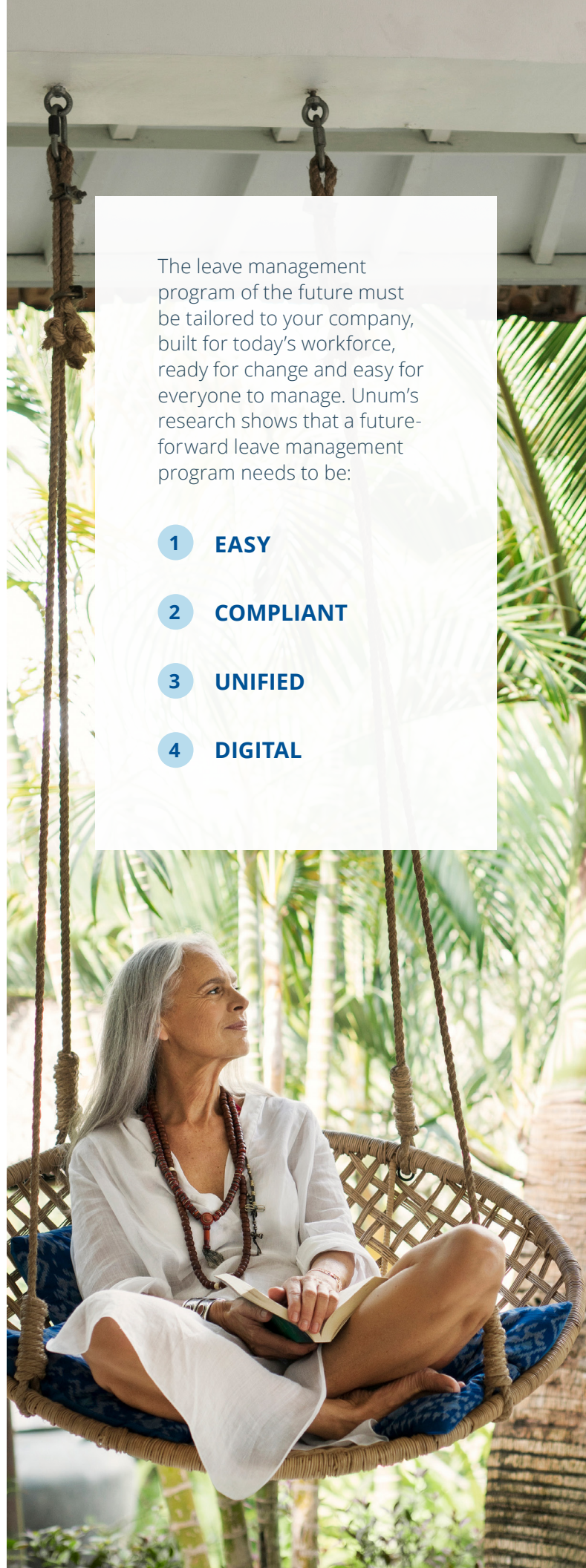
The leave management program of the future must be tailored to your company, built for today's workforce, ready for change and easy for everyone to manage. Unum's research shows that a future-forward leave management program needs to be:

1 **EASY**

2 **COMPLIANT**

3 **UNIFIED**

4 **DIGITAL**





- A major time sink is return-to-work planning and management — dates shift constantly and medical plans can change, requiring lots of extra communication and data entry, which in turn causes errors and loss of productivity.
- Making sure the right rules and regulations are followed is complex and difficult, and companies don't generally have the specialized knowledge or resources to make it happen smoothly.

Employees feel unsupported

The ultimate consumer of leave management is the employee, who needs to feel that they are being supported during times that are often stressful and emotional. Their “pain points” include:





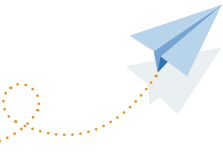
- Not knowing which leave benefits they have, how to apply for them, who to call or talk to
- Having to talk to several people to start the leave process, often being passed around several times before finding the person who can help
- Lack of a simple, centralized way to manage all aspects of taking leave, from requesting it, to asking questions, to providing medical certification, to getting assistance on returning to work when they are ready
- Feeling unsupported and unhappy with their leave experience, during a time when they need their employer's support the most

Given these difficulties, a leave program that is easy for everyone would:


- **Eliminate confusion.** There would be a clear place to go for information and assistance, during the entire leave process.
- **Reduce manual effort.** Repetitive tasks would be automated and communication would not depend on keeping track of long email chains.
- **Have expert compliance resources available.** HR professionals normally can't be legal experts, and a company's legal team shouldn't have to spend all its time on leave, but someone needs to ensure the program is compliant and avoids penalties and lawsuits.
- **Simplify the return-to-work process.** When a person is ill or injured, a lot of steps can be required to get them back to work. Recoveries don't always follow a straight line or an initial plan. An easy leave management program would allow for effortless communication and timeline revisions, while ensuring employees get the support they need during recovery.
- **Provide a positive experience for employees.** Employees would be able to easily take advantage of their leave benefits and manage the process with a minimum of hassle, while feeling that their employer cares.

HR's most challenging leave and absence tasks


BEFORE LEAVE

 <p>EMAILS, PHONE CALLS</p> <ul style="list-style-type: none"> • Waiting to see if a leave is approved • Keeping track of denied leaves — working to get employees back to work if not approved 	 <p>MANUAL DATA ENTRY</p> <ul style="list-style-type: none"> • Ensuring that information from leave vendor properly feeds into HRIS and matches emails received 	 <p>SUPPLYING INFORMATION</p> <ul style="list-style-type: none"> • Answering eligibility and process questions for employees • Helping confirm employee eligibility • Helping with medical certification process 	 <p>TRACKING TIME</p> 
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DURING LEAVE

<ul style="list-style-type: none"> • Collecting benefit premium payments from employees on leave 	<ul style="list-style-type: none"> • Keying in time after leave approval and placing employees on direct bill for benefits • Handling pay issues including off-cycle pay and missing-pay investigations — and coding discrepancies 	<ul style="list-style-type: none"> • Acting as intermediary between leave vendor and employee • Helping leave vendor get answers to return-to-work questions 	<ul style="list-style-type: none"> • Tracking and managing leave extensions
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AFTER LEAVE

<ul style="list-style-type: none"> • Following up to ensure employee has proper paperwork • Working with manager to make sure employee is back to work and seeing if accommodations are needed 	<ul style="list-style-type: none"> • Managing return to work: engaging the employee, confirming dates, submitting tasks, updating information in HRIS 		<ul style="list-style-type: none"> • Allowing/tracking additional leave time under ADA • Tracking and managing exhausted and denied leaves
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2

COMPLIANT: CONQUER FEAR OF RISKS AND PENALTIES WITH A PLAN FOR COMPLIANCE

Managing compliance is complex. Employers need to consider the interplay between STD, LTD, overtime, regular compensation and leave, and must establish uniform benefits, eligibility and rules across different states/municipalities. New rules and regulations are coming on line all the time, increasing the odds of accidentally getting it wrong. If that sounds like a lot, that’s because it is.

Handled incorrectly, an employee’s job-protected or mandated paid leave can turn into a business risk, putting a company and its management in a position to be held liable. Penalties and judgments for non-compliance with FMLA, ADA and other government-established leave requirements can be costly.

Few companies have the specialized knowledge and training to manage compliance easily. That’s why it often makes sense to turn to a partner for this aspect of leave management.

Compliance experts can provide employers with:

- Uniform definitions, lower administrative and cost burdens, flexibility in emergency situations, such as COVID-19
- A path to complying with local/state leave laws
- A nationwide, uniform compliance/reporting/financing structure

- Ability to offer simpler leave benefit design and rules
- Lower regulatory/compliance burdens when complying with FMLA and ADA
- Better coordination and consistency between FMLA and ADA rules

When a company has to focus on the intricacies of compliance, it often sacrifices focus on employees, leaving them feeling unsupported. A leave management program that removes the burden of compliance management can free up time for what really matters.



Learn more in our HR Trends podcast

[Ep. 1: Top FMLA mistakes #1: Misunderstanding eligibility](#)

[Ep. 2: Top FMLA mistakes: “Deeming” when you shouldn’t](#)

3

UNIFIED: SIMPLIFY LEAVE MANAGEMENT BY PUTTING EVERYTHING IN ONE PLACE

The first step to making a leave program easy is cutting out the confusion about who to talk to and where to look for information. A unified leave program does this by:

- Encompassing all or most of a company’s leave benefits and the laws and regulations that apply
- Ensuring that all parts of the program easily work together and “talk” to each other, with seamless interactions between systems and people

Comprehensive program

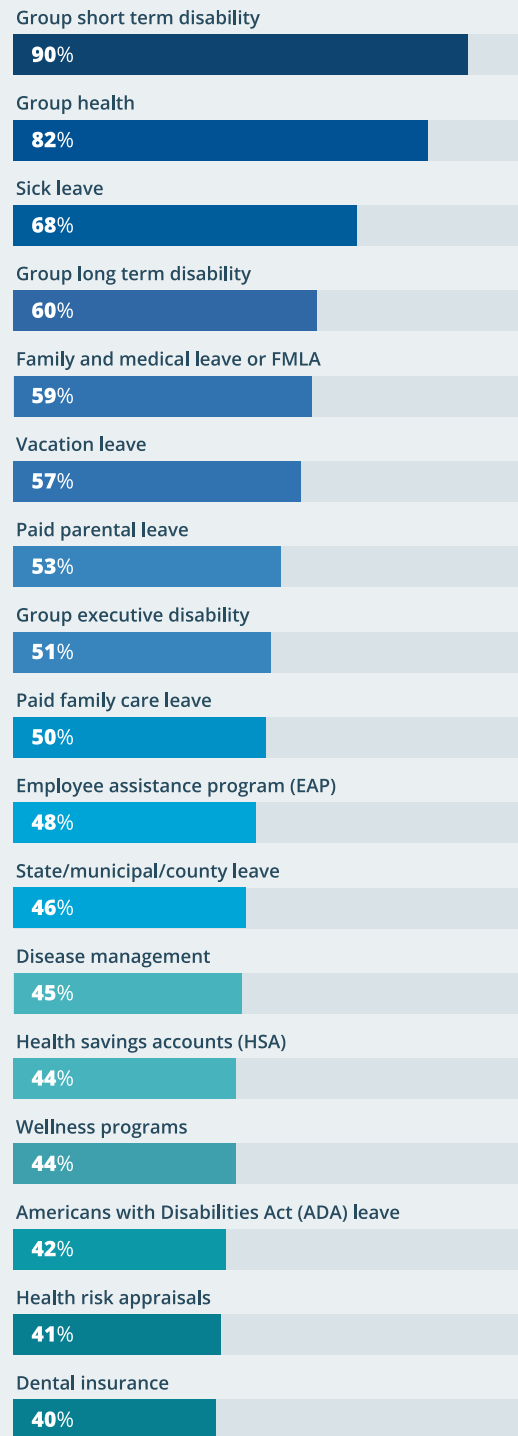
Leave benefits can be highly interrelated ([see graphic: How leaves interrelate](#)). One sure way to make your program overwhelming to administer — with floods of emails and administrative headaches — is to have different programs for different leave types. Housing all or most types of leave under a single program helps make sure that leaves can be requested, initiated and administered with a minimum of confusion and redundant communication.

Return-to-work services are also intertwined with leave administration. Effective programs support employees in coming back to work when they’re able, through efforts like these:

- Coordinating with medical providers on the progress of rehabilitation services
- Educating employers on providing accommodations that can allow an employee to return sooner rather than later, or even stay at work through an illness or injury
- Influencing job descriptions to describe essential duties an employee must be able to perform, making return-to-work requirements clear
- Referring employees to wellness programs that can help keep them from becoming sick or injured to begin with

Research sponsored by Unum shows which benefits “integrator” employers are most likely to include in a unified program.

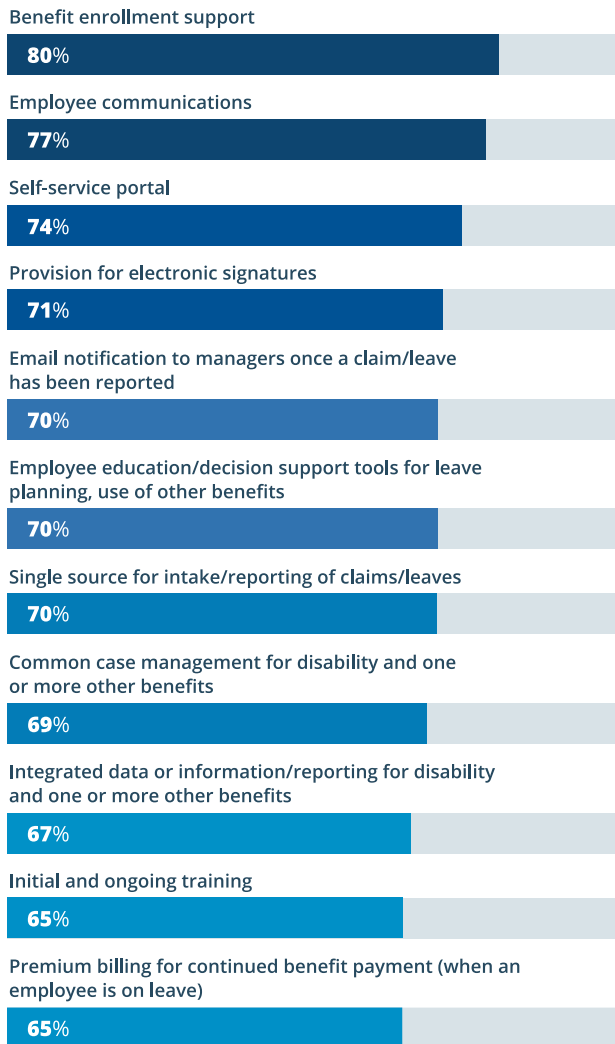
MOST FREQUENTLY INTEGRATED EMPLOYEE BENEFITS: TOP RESPONSES¹



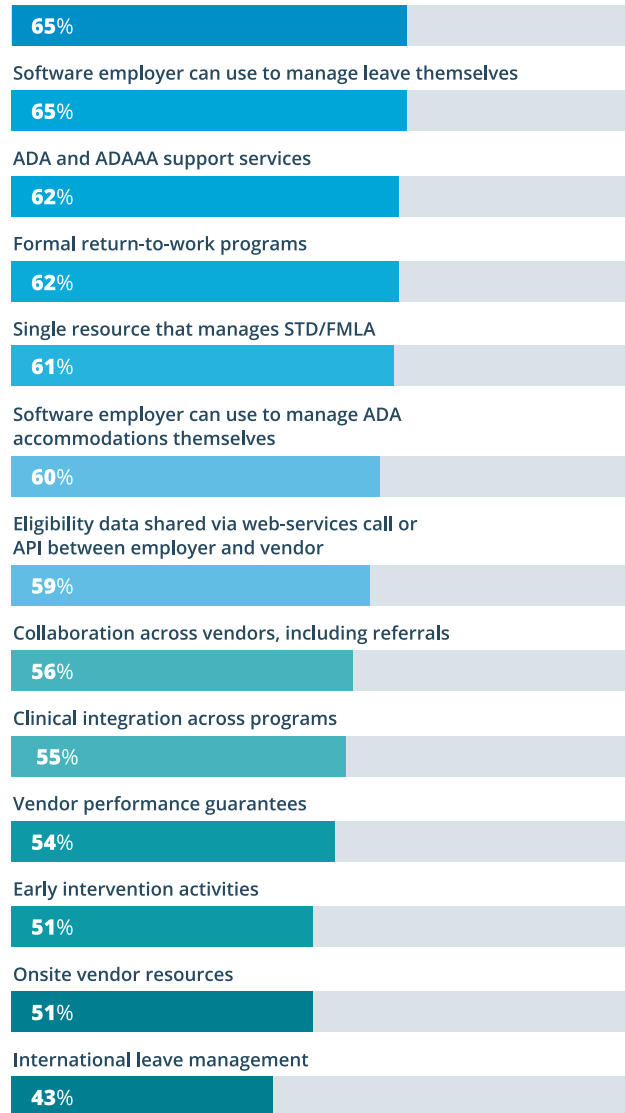
¹Percent of employers saying benefit is part of their integrated program.

ELEMENTS OF A UNIFIED PROGRAM¹

Many employers have taken the first steps toward a fully unified leave program, but few have a program that does it all



Eligibility data shared via file feeds between employer and vendor



Percent of employers saying element is part of their integrated program.

Integrated systems and processes

Beyond housing all leave benefits in one program, it is critical for all aspects of the program to work seamlessly together, and to integrate with other important aspects of the business.

Most important, according to research sponsored and conducted by Unum are^{1,2}:

- **Integration with the company's Human Resources Information System (HRIS) and payroll.** Almost 60% of employers we surveyed said this integration was useful, and nearly 40% said it was the most important part of a unified program.
- **Analytics that provide insightful and actionable data.** In clear contrast to homegrown tools and hacked-

together systems that typically operate in silos, systems that talk to each other can pull information from all aspects of a leave program to surface connected insights.

- **Tools and people unified into a seamless system.** Leave can be a complex mix of emotions and regulations. Most leaves go smoothly, but when something gets really complicated — for example, when a child is born with a disability — expert personal assistance is critical. A single system for all service and administration helps employees get quick service from a customer representative who has instant access to all their information, so they don't have to explain their situation over and over again. The chief advantage employers see in a unified system is employee satisfaction.

How leaves interrelate

CONDITION/OCCASION



INJURY/ILLNESS

- FMLA
- Corporate sick leave
- State/local family and medical leave (paid and unpaid)
- Short Term Disability (STD)
- Long Term Disability (STD)
- Workers compensation (only for injuries sustained on the job)



CHILDBIRTH

- STD
- Corporate leave (sick, PTO, maternity, parental)
- State/local family and medical leave (paid and unpaid)



BONDING WITH NEW CHILD

- FMLA
- Corporate parental leave
- State/local family and medical leave



CARE FOR SICK/INJURED FAMILY MEMBER

- FMLA
- State/local family and medical leave programs (paid and unpaid)
- Corporate PTO

HOW THEY CAN INTERRELATE

- FMLA can run concurrently with other leave types.
- Sick leave/PTO can be used during STD elimination period.
- After employee returns to work from leave, remaining FMLA leave can be used intermittently for medical appointments, etc.
- Workers compensation and STD can both apply if STD covers on-the-job injury.
- State and local parental leave policies may conflict with or be more generous than corporate policies.
- STD benefits can be offset by any government benefits received, depending on the policy.

DIGITAL: AUTOMATE AND INTEGRATE WITH A CLOUD-BASED SYSTEM

Generally, a unified system requires a robust digital platform to deliver the ease and employee satisfaction required. Digitization allows for automation that saves time over manual data entry, easy integration of systems and people, and centralized information that improves user experience. Designing a seamless digital experience with employees in mind can make up for the personal touch lost if you decide to outsource leave management.

Our research shows that a useful digital system should fulfill employer and employee needs with features like these:

For the employer

- **A comprehensive portal that functions as the “single source of truth.”** To stop the deluge of emails and help HR professionals focus on what’s important, information should be easily accessed from a cloud-based, digital leave-management center, where HR can find aggregated data on leaves across the company, and drill down to a detailed record of each employee’s leave case and timeline.
- **Self-service functionality with the ability to customize views and reports.** The leave center should provide tools that allow HR administrators to take quick actions themselves, even if more complex tasks are outsourced. Views and reports should be tailored to allow users to easily get the information that is most important to them.
- **Integration with other critical internal functions, like payroll.** A digital system can take advantage of time-saving capabilities like automated notifications to payroll to make changes when an employee is on leave or returns to work; automated emails to front-line managers for staffing changes; automated cessation of billing for insurance premiums affected by leave, etc.
- **Integration with outside providers.** If the company is partnering with service providers, such as insurance carriers or third-party administrators (TPAs) to manage leave, the system should provide easy, robust exchange of information in real time, to prevent duplicate manual data entry by HR and ensure that both parties’ systems are always in sync.





For the employee

- **Self-service.** Employees should have their own portal, delivering only the information and benefits that are relevant to them. It should be integrated with the company's HRIS, so they don't have to manually enter personal information that is already known. Through this portal they should be able to initiate a leave, provide documentation, change return-to-work dates, ask questions and contact an actual human about their case.
- **Smart intake.** A self-service portal or automated phone system should perform "triage" on an employee's leave request, to help determine which benefits the employee is eligible for, and automate the process of collecting information about the leave request, before a live person gets involved in managing the leave.
- **Convenience features.** Features such as electronic signature capability, online chat and in-system appointment setting can help hasten leave approvals and streamline the process of completing requirements.
- **Mobile capability.** Allowing employees to manage their information anywhere at any time will be especially useful for employees who are on leave and lack access to their work computers.

ESSENTIAL COMPONENTS OF A DIGITAL LEAVE PROGRAM



For the employer

- Comprehensive portal
- Self-service functionality
- Integration with internal functions, like payroll
- Integration with external providers



For the employee

- Self-service functionality
- Smart claim intake
- Convenient communications
- Mobile capability

How to choose a strategy that lasts

As leave gets more complicated and more important, many organizations are rethinking their strategies. When choosing a strategy, it is important to recognize that one size does not fit all — the best leave program for a company will vary by industry, line of business, size of company and many other factors.

OPTIONS RANGE FROM BABY STEPS TO GIANT LEAPS

Broadly, options include:

- **Make small improvements to address short-term problems.** For example, you can add some leave coverage to please employees or beef up your HR staff to deal with an increase in pandemic-related requests. However, if leave management continues to overwhelm HR with manual data entry, long email strings and hours of effort coordinating return to work, small changes are unlikely to provide much relief.
- **Address the biggest HR pain points.** For example, outsourcing compliance or STD/FMLA management could help take some of the pressure off HR. Steps like these may limit costs and disruption when compared with larger-scale changes, but they may not go far enough in improving the leave experience for HR and employees alike.
- **Comprehensively overhaul leave management.** A full overhaul may be the best path to a unified, digital and compliant program that frees up HR time and fully supports employees. This can be a large undertaking, so costs and benefits must be carefully weighed, and finding a partner ready to do the heavy lifting is worth evaluating.

Many employers plan to change leave management approach

83%

are satisfied with current leave approach

BUT

>50%

of all respondent say their process will change in the next 3–5 years²





QUESTIONS TO ASK YOURSELF

The first step in choosing a strategy is to compare your resources with your vision for a future-ready leave program.

1. Do you have enough **people** to create and manage a unified, digital, compliant program that's easy for HR and employees to use?
2. Do they have the right **skills and experience** to create and manage the program, including compliance expertise and the ability to handle a high volume of sensitive communications about medical issues and return-to-work dates?
3. Can you shoulder the **financial and operational** risk of non-compliance or employee communication mishaps?

IF YOU DECIDE TO OUTSOURCE...

Many employers, especially larger companies, look to external partners to help manage their leave programs. Increasing regulation — and the pandemic — are hastening this transition for many companies:

According to research sponsored by Unum¹:

- Almost four in ten employers that have some integration in their benefits programs outsource management of leave under FMLA, ADA or state/local programs.
- The degree of FMLA outsourcing increases by size segments, number of states where the company operates, whether it operates in states that have private-plan paid family and medical leave programs, and the number of programs the company wishes to outsource.
- About a quarter of companies who are not currently outsourcing municipal/county leave administration are likely to do so in the future.



We took the leap and outsourced leave. Our employee experience is 1,000 times better. We would not consider going back to managing this ourselves.

— Unum customer, 5000+ employees



WHAT TO LOOK FOR IN A PARTNER

Whether you choose an insurance carrier or another third party for your leave partner, make sure they take the time to understand the right path for your business, and have the vision and capabilities to turn your leave policy into a competitive advantage for attracting and keeping your best employees.

A “gold standard” partner would be able to provide you with:

- **The right strategy.** The best provider would help you create a strategic vision for leave, tailored to your business and aligned to your workforce management priorities. To arrive at such a strategy, the partner would engage in a consultative process to analyze your situation, regional footprint and compliance requirements, and make recommendations based on deep expertise with companies in your industry and situation.
- **A digital leave center.** Look for a provider who can deliver absence management through simple and engaging digital experiences that make leave easy for everyone, with simple tools for line managers and analytics for informed decisions.

- **A full complement of services.** The best partner will provide services that have an impact where it matters, and can perform hands-on program design to ensure everything works together. Important services include:
 - Digital onboarding and implementation
 - Integrated disability and absence programs
 - Seamless integration into HR systems
 - Compliance management, including access to legal experts and compliance guarantees
 - High-volume claims processing
 - Direct support to employees
 - Reporting and analysis for optimization
 - Ongoing program strategy reviews



We can manage it in house up to this point but changing conditions due to COVID may require a rethink.

— Survey respondent, 500-999 employees

8 MUST-HAVE VENDOR CAPABILITIES¹

- 1 Claim intake that is telephonic during business hours and via web-based self service
- 2 Ability to manage both short term disability and FMLA through one case manager
- 3 Data and information available on a “real time” and self-service basis, across multiple benefit programs
- 4 Self-service portals that at least include intake, medical authorization and ability to download reports, upload documents and review communications
- 5 Ability to create reports showing cost savings, new claims/leaves, engagement rates in health-management programs and return-to-work status
- 6 Links to timekeeping system and payroll
- 7 Analytical and consulting services for trends, and assistance with data interpretation
- 8 Benchmarks against company's own experience (at a minimum)

A STRATEGIC APPROACH, A COMPETITIVE ADVANTAGE

Gone are the days when leave management was all about preventing abuse and protecting productivity. Now it's about attracting, supporting and keeping great workers, as their expectations grow. It's not an add-on, or a pesky chore: it's a fundamental part of workforce planning.

As one customer told us, “Leave back in the day wasn't necessarily a positive thing. You didn't necessarily want to go out on leave and have that on your record. Well, fast-forward to 2020, it's not like that. These are positive environments. We're really fostering work-life balance.”

An issue this important deserves careful thought and a strategic approach. Smart companies will find a strategic partner to talk to about moving forward. Otherwise, they may be left behind.

ABOUT UNUM

Unum is a leader in leave services and complex compliance management at a time when leave is on the cusp of dramatic change.

We are committed to helping employers navigate the leave and absence landscape. With our expert analysis and advice, you can offer a leave program that's effective, consistent and compliant with all state and federal leave laws.

1. Spring, Employer Integrated Disability, Absence and Health Management Marketplace Survey: Benchmarking Employer Priorities for Integrated Services in 2020, 2020.

2. Unum internal research, 2020.

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Better benefits
at work.™

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FOR EMPLOYERS