



# The essential buyer's guide to leave technology

Navigating leave and absence management solutions for the modern workforce





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# Introduction

The world is changing fast, especially in the wake of COVID-19, but some things are changing faster than others. The job of the HR professional is one of those things.

Beyond learning what a Zoom call is, or figuring out how to teach third grade while simultaneously checking this month's payroll, today's HR professionals have taken a crash course in the necessities and complexities of managing employee leave.

Proliferating state and local paid leave laws, evolving federal entitlements, rising employee expectations and a sharp increase in workers doubling as caregivers — these have combined to prompt even the most DIY-oriented HR team to look outside its own walls for help. This is especially true in larger companies, with more employees, locations and regulations to manage.

If you're looking around for help managing leave and absence at your company, you'll soon find that the key to simplifying and streamlining this complex and critical function is technology. Automating processes and eliminating repetitive manual tasks, while creating a modern leave experience for employees, goes a long way toward solving the key challenges of managing leave.

But deciding which technology and which provider suits your needs is challenging, too. That's why we've developed this guide.

## In this guide, you'll learn:

- ✓ How leave is changing for workplaces across the country, and how that's amplifying the need for outsourcing and technology
- ✓ What leave technology solutions are out there and how they differ
- ✓ What to look for when choosing a solution, to make sure it solves your company's particular challenges





Non-insurance benefits most important to employees<sup>1</sup>

**#1** Generous paid time off

**#2** Paid family leave

## Leave and absence: What's changing?

Until fairly recently, companies thought of leave and absence as something to put up with. They worried about complying with laws and minimizing impact on productivity. Many workers who wanted to get ahead said they were reluctant to take leave, even government-entitled leave, fearing it might signal an unwillingness to “do whatever it takes” to be successful at work.

But attitudes are evolving among workers, especially younger ones. More and more, [they see work/life balance as their right](#), and as an essential requirement for doing their jobs well. In a recent survey conducted by Unum,

employees ranked generous paid time off and paid family leave as the two most important non-insurance benefits an employer can offer.<sup>1</sup>

So employers have had to respond. Along the way, they've discovered that having good leave benefits — and promoting them to employees — has been key to attracting great workers, engaging them and keeping them on board.

This is not to say that developing and managing leave programs is easy, especially for large employers.



### How companies are addressing leave

#### Who outsources leave?

**47%** of employers with 1,000+ employees

#### What solutions are employers using?\*

<b>&lt;100</b> Employees	Payroll systems
<b>100–4,999</b> Employees	HRIS or time and attendance systems
<b>5,000+</b> Employees	Specialized leave management software

Increasingly, this group is seeking **full service leave management solutions**

\*Most common technology choices

Source: Spring Group 2019 Q1 Consulting

## The increasing need for strong leave programs has HR facing some key challenges:

### Since the pandemic, employees expect even more.

The pandemic accelerated the trend toward high employee expectations around leave, as well as the visibility of leave programs such as the Family and Medical Leave Act (see **Leave glossary**, page 13.)



**HR takeaway:** An HR department that wants to keep its hard-won employees, avoid spending money or time replacing them, and maintain its competitive edge in recruiting will do everything within reason to accommodate employee requests. But that means spending a lot of time answering questions and navigating processes to make employees feel supported.

### Rampant burnout could result in more leave taking.

Physical illness, stress at work and caregiving responsibilities in the wake of the pandemic are contributing to high levels of employee burnout, which will in turn likely increase employees' need for leave, both continuous and intermittent.



**HR takeaway:** HR needs to find a way to track and manage more leaves taken by more people, on more irregular schedules, while keeping the business moving forward. It's also important to provide employees with an easy leave process that makes them feel valued and encouraged, with empathetic help from real humans available in stressful times.

### Compliance never gets easier.

In addition to the job-protected benefits provided under the federal FMLA legislation, [11 states](#) have implemented paid family and medical leave requirements, with more on the horizon. The Americans with Disabilities Act also requires employers to grant job-protected leave in some situations. Failing to provide leave allowed under these programs can lead to hefty penalties. But managing leave ineffectively can lead to misuse of the programs.



**HR takeaway:** Understanding the details of all relevant legislation and regulation is a heavy burden for an HR team. So is coordinating leave under a variety of programs, especially for multi-state employers.

### Administrative effort can be overwhelming.

When it comes to leave and absence management, the sheer amount of administrative tasks grows with every passing day. Employees have questions about their leave entitlements, how much they'll be paid and how they'll return to work. HR must keep track of every employee's leave entitlement, how it affects their pay and benefits, and how leave across the organization affects staffing and productivity. These tasks can be hampered by a lack of the real-time information needed for making decisions — for employers and employees alike.



**HR takeaway:** Leave can eat up an HR department's time. Fielding questions, researching answers, keeping track of emails, dealing with leave requests and extensions, and entering leave data into various HR management systems — all this can add up to a tremendous administrative burden. And if HR is not sufficiently responsive, employees may feel confused or unsupported, and may even decide not to return to work.



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## Leave solutions: What's available?

With the increasing complexity and difficulty of leave management, it's no surprise that a growing number of employers are looking for better ways to handle the challenge. From focused software to full-service vendors, a wide variety of solutions are available, depending on the organization's goals.

### What problem are you trying to solve?

When choosing a solution, carefully examine the specific deficiencies in your current approach. That will help you zero in on the types of solutions that will actually enhance your program. Example goals include:

- **Increasing HR bandwidth**, especially in companies spread out geographically and/or subject to regulatory complexity, by simplifying leave tasks or taking them off HR's plate
- **Improving consistency** of leave administration, including formal processes for managing return to work or stay at work
- **Improving compliance** with leave laws and mandates, including paid leave
- **Improving the employee experience**, especially with planning for leave and returning to work
- **Better coordinating leave and disability** benefits, including providing an opportunity for early intervention in disability cases
- **Enhancing the program with health advocacy** features, such as behavioral health or family caregiver benefits
- **Gaining a better, more comprehensive** leave program that fully supports employees while protecting the company and freeing HR to concentrate on more strategic initiatives



### Disability benefits and leave management: How do they fit together?

Your employee disability benefits and your leave management program are inextricably linked. Many of the eligible reasons for disability leave, corporate paid or job-protected leave and government-entitled leave overlap significantly.

For example, disability leave for childbirth recovery can intersect with FMLA leave, paid or unpaid state or corporate parental leave, and caregiving leave.

**Technologies or partners that integrate management of benefits and leave can best streamline HR responsibilities and make employees feel valued and supported.**



## What solutions are out there?

Available solutions run the gamut from software that simply helps track absences and ensure accurate payroll, to enterprise-wide HR systems that include leave capabilities, to full-service offerings with hands-on leave management services that take work off HR's plate.

### Software for in-house leave and absence management

A variety of software solutions are available with a wide range of capabilities. Examples include:

- **Stand-alone software** focused on payroll or time and attendance tracking
- **Human resources information systems (HRIS)** that address HR issues across the business, and may offer leave management modules
- **Homegrown enterprise solutions** developed internally by large firms with many thousands of employees

### Outsourcing partners

- **Broker or third-party administrator (TPA) technology offerings.** Customer technology experiences offered by brokers or benefits TPAs that include leave and absence management as part of the offering
- **Insurance carrier service solutions.** Leave management services offered by insurance providers, ranging from compliance-focused assistance to comprehensive administration and employee-experience offerings enabled by technology



### Not a large enterprise? There are solutions out there for you, too.

Offering short term disability insurance, paid for by you or your employees or sharing the cost, is an effective way to provide paid leave for employees who become ill or injured.

Some insurance providers will help you manage the disability leave process, with self-service systems for initiating leave claims, providing medical documentation and planning return to work.



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## Choosing a solution: What should you consider?

Your leave program is an important part of your total compensation package and talent recruitment/retention strategy, as well as a major factor in allocating HR time and effort. Asking yourself these questions will boost the likelihood that the solution will address your company's unique situation and requirements.

- **Does the solution cover all types of leave?**  
All-in-one solutions will save more time than partial ones that require HR to coordinate multiple systems or vendors. Does the solution cover or manage FMLA, state, corporate (paid and unpaid) leaves and disability leaves?
- **Does it integrate disability insurance benefits with leave management and return to work services?**  
Every disability claim involves time away from work. Solutions that treat disability benefits and leave management holistically will reduce the complexity of managing employee leave and return to work.
- **Does it have enough features to truly streamline your work?** If the solution only supports some of your leave management tasks and requirements, your HR team may find themselves switching back and forth between systems or using side processes and extra manual data entry to ensure leave information is reflected in personnel systems, payroll, benefits billing and claims.



Your leave program is an important part of your total compensation package and talent recruitment and retention strategy.





- **Is it flexible enough?** Standardization creates efficiencies but solutions should be flexible enough to create a satisfactory experience for you and your employees.
- **Is it integrated with systems you already use?** If you have invested in an HRIS or HCM system, you'll want a leave solution that integrates with your system so that data is always up to date across systems. With integration, HR won't have to manually update or duplicate entries in multiple systems, which in turn increases the ROI of that significant investment.
- **Does it offer the benefits of cloud technology?** Compared to on-premise systems, cloud technology lets you avoid costly upgrades, stay nimble in the face of change, easily scale up across all aspects of service, and take advantage of innovations yet to come.
- **Does it provide experiences that support your employees?** Self-service digital experiences that help employees plan and understand leave options — as opposed to simple intake portals — not only cut down on questions for HR, they let employees know that leave is encouraged and that they are supported by their employer. To fully achieve this goal, the experience must be modern and consumer-grade, not confusing or low-fi. Experiences that leverage artificial intelligence can reduce response times and enable faster benefit payments, among other capabilities that create a world-class leave experience for employees.
- **Does it help you manage your business and improve your program?** Any solution you choose must make HR's job easier and employees more satisfied. All the information HR needs should be at their fingertips. They should easily be able to see leave across the organization, and drill down into employee-level details when they need to. Reporting and data-mining capabilities must be robust enough to allow HR to see trends, identify root causes of leave and evaluate the success of the program. And users must be able to get help quickly when they need it, from tools or resources or live human beings.

If you have invested in an HRIS or HCM system, you'll want a leave solution that integrates with your chosen platform so that data is always up to date across systems.

## Solution spotlight: Total Leave

[Unum Total Leave™](#) is a full-service digital solution that simplifies corporate, state and federal leave for HR — while making it easy for employees to plan leaves, receive benefits and return to work smoothly.

### Streamlines leave for HR

- ✓ Process automation for reduced manual data entry
- ✓ Integrated disability benefits
- ✓ Simplified compliance
- ✓ Integration into HR technology ecosystem
- ✓ Modern interface/experience
- ✓ Real-time information for decision making
- ✓ Clear, actionable reporting and insights














### Improves leave experience for employees

- ✓ Clear and friendly user interface, powered by AI
- ✓ Interactive planning tools showing options and pay
- ✓ Built-in education
- ✓ Integrated claim initiation and digital documentation
- ✓ Fast digital benefit payments
- ✓ Easy-to-follow return to work process and communications



# How leave tech solutions stack up

## Essential leave management capabilities by solution type

Capabilities	Stand-alone technology (payroll system, time and attendance tracking)	HRIS and HCM platforms (HRIS/HCM)	Full-service, cloud-based digital leave management
<b>Cover all types of leave</b> Stand-alone technology may be limited in types of leave covered			
<b>Simplify compliance</b> While robust HR systems may assist with compliance, only full-service offerings have the ability to monitor and include evolving legislation			
<b>Full-featured</b> Stand-alone tech is focused on basic leave tracking features while HR systems often lack benefit-related capabilities that make leave solutions complete			
<b>Flexible</b> HR systems and full-service offerings have the greatest range of customization, but some uniformity is necessary to fully capture benefits of automation			
<b>Integrated into familiar systems</b> When leave is integrated into HR systems, or when a full-service offering operates within a connected ecosystem, the offering delivers benefits of working within a single familiar system			
<b>Cloud technology</b> HR systems can benefit from cloud storage and updates, but only a provider specializing in leave will offer continual leave-focused enhancements and innovation			
<b>Modern employee experiences</b> HR systems may provide some employee self-service but full-service leave providers are better positioned to create deep employee engagement			
<b>Reporting and insights</b> All systems come with reporting and tracking capabilities, but a full-service leave provider will offer deeper insights into leave program effectiveness			



Does not satisfy



Partially satisfies



Fully satisfies

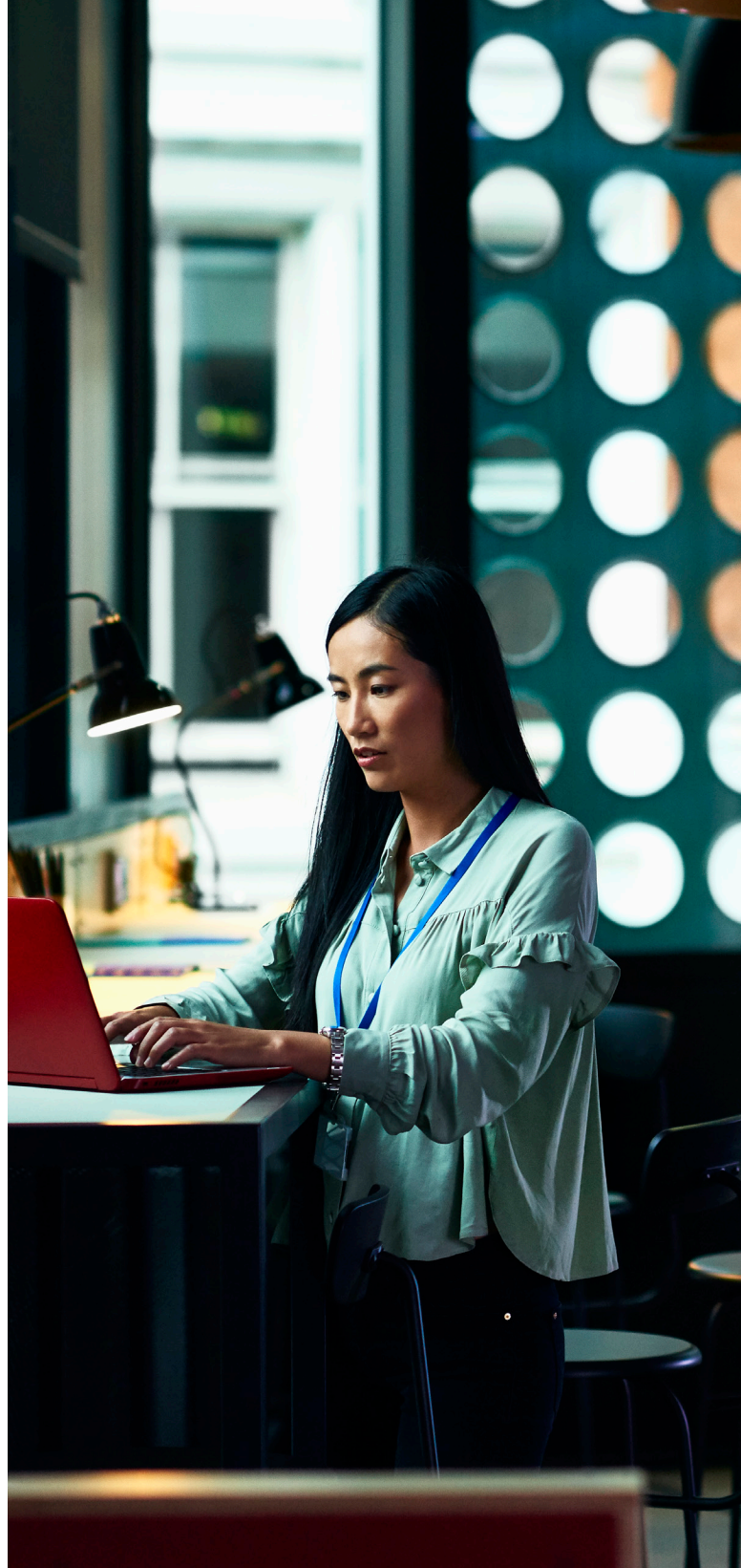


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## Build a better workplace

The right leave technology can do more than save time — it can help you build a better workplace. From freeing HR to focus on building a thriving company culture to supporting employees in difficult times, modern leave tech creates benefits that meet the challenges of the evolving world of work. For this to happen, choose a technology or partner that:

- **Allows leave management to happen in a single technology ecosystem.** Time savings and user satisfaction are much more available in a cohesive, connected and familiar system that HR and employees use daily.
- **Lets you benefit from continual innovation.** Managing leave in-house can work up to a point, but you'll have access to more features and innovation over time using a partner who specializes in optimizing leave management.
- **Provides a simple, modern experience for HR and employees alike.** Anywhere/anytime self-service, built-in education, clear and effective communications, actionable reporting and insights — these are the hallmarks of a leave management experience that sets your program apart.



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## Leave glossary

**Leave.** Time off from work under federal, state or corporate programs that protect employees when they are sick or injured, taking care of a family member, bonding with a new baby or other reasons. Does not refer to corporate paid vacation time, paid sick leave or PTO.

**Absence.** Employee absence from work for any reason.

**FMLA.** [Family and Medical Leave Act](#). Provides 12 weeks of job-protected leave in a 12-month period to deal with the serious health condition of an employee or close family member, or certain needs of a family member in the military. It also provides up to 26 weeks of leave to care for a family member injured in the line of duty. Applies to employers with more than 50 employees.

**ADA.** Americans with Disabilities Act. Requires that employers with more than 50 employees not discriminate against people with disabilities in hiring, promotion and other aspects of employment. Requires employers to make reasonable accommodations that allow disabled people to perform in the workplace. [Leave can be an accommodation in certain circumstances.](#)

**State and local leave mandates.** Programs that require employers in their jurisdictions to provide job-protected or paid leave for a variety of reasons, including illness, caregiving and birth of a child. Eligibility, covered employer size and program details vary from location to location.

**Disability leave.** Time off from work due to a disability covered by the employee's disability insurance benefits.

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## About Unum

With more than **170 years** of employee benefits experience, **15,000** broker partners,<sup>2</sup> and more than **88,000** employer customers in the U.S., Unum helps the working world thrive through life's moments.<sup>3</sup>

Visit our [HR Trends](#) page for more insights and guidance on managing leave in today's challenging environment.



[Contact us today](#)

to begin transforming your leave and absence program  
with Unum Total Leave.



**Better benefits  
at work.™**

[unum.com](https://unum.com)

<sup>1</sup> Unum employee enrollment survey, 2021. Survey of 1462 U.S. employees conducted in August 2021.

<sup>2</sup> Unum internal data, 2019.

<sup>3</sup> Unum internal data, 2021.

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