

FMLA Made Easier

Before the COVID-19 pandemic, leave management was, put simply, more manageable. Today, overwhelmed HR professionals are hard-pressed to find the time to coordinate existing leaves-of-absence, support overall employee well-being, manage furloughs and much more. Because of these and many other pressures, HR professionals are frequently turning to brokers for help to keep up with leave management and integrated short-term disability questions.

Brokers who work with a carrier who has deep disability experience and quick access to a best-in-class third-party leave management vendor can help create a better overall customer experience. Here are three reasons why outsourcing absence management to a third party is a good business decision.

Outsourcing FMLA can create cost savings.

Before the pandemic, 35% of employees had difficulty managing intermittent leave. Today, layoffs, furloughs, work stoppages and reductions in hours are now part of an upended leave-management landscape. Additionally, changes to the Family and Medical Leave Act (FMLA) and the implementation of the Families First Act mean there's a myriad of regulatory issues to be considered. According to the U.S. Department of Labor, the cost of defending an FMLA lawsuit — regardless of the outcome — is \$78,000. Employees who successfully sued for wrongful termination based on FMLA absence received \$87,500 to \$450,000 in damages on average.

Use FMLA vendors to stay neutral.

FMLA involves a complex arrangement between the employee, their supervisor and their human resources department, as well as a medical professional. It's sometimes difficult to keep emotions out of leave management. FMLA Administration allows for consistent

and fair treatment of all employees by taking the personal aspect out of the process. Vendors know how to navigate the current legal environment, the nuances of health benefits pertaining to coverage, what is or isn't a qualifying need and what documentation is mandated. They also have access to information and expertise and know the insurance carrier's requirements — which can create a better leave management experience for both the employer and employee.

Your clients can put their focus on people, not product.

A May 2020 survey conducted with brokers who do business with OneAmerica indicated that more than 70% of perceived Employee Assistance Programs (EAP) as being the most in-demand service, three times more than the next-highest choice. Allowing an unbiased individual to handle leave administration provides the employer with a chance to reduce their administrative burden and turn to other business needs, such as leveraging EAP to ensure employees are being supported, especially with the ongoing stress related to the pandemic.

Leave management with integrated short-term disability services that run concurrent with EAP will provide better experiences for your clients. Contact a local sales representative to learn more at **OneAmerica.com**.



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