



Leave &
absence

LEAVE AND ABSENCE MANAGEMENT SOLUTIONS

Boost employee engagement and productivity
Stay FMLA compliant | Work with a proven expert





Unum manages FMLA and state leaves for over 1.8 million American workers.¹

MANAGE EMPLOYEE TIME OFF WITH CONFIDENCE

It's a **simple fact**: At some point, each of your employees will need some time off work, whether it's for vacation, an illness or helping take care of someone they love. What's **not so simple** is managing all your employees' leaves, especially given the complex array of leave laws and regulations that can apply.

That's why we offer Leave and Absence Management Solutions. When you **let us manage your leave and absence program**, you can quit worrying about compliance, while boosting your workforce's productivity and taking advantage of the latest in leave-management technology. **It's as simple as that.**

UNUM LEAVE AND ABSENCE MANAGEMENT SOLUTIONS



COMPLIANCE

Compliance with FMLA, ADA and complementary state laws

Administration of FMLA, ADA, complementary state laws and corporate paid leaves*

Comprehensive leave integration

Coordination with workers' comp

Free paid leave consultation

*ADA and state law administration available at additional cost.



PRODUCTIVITY

Custom absence and productivity analysis**

Worksite modification analysis

Referrals to EAP services/health and wellness programs

Return-to-work and stay-at-work planning

**Available on a case-by-case basis.



TECHNOLOGY

Claim & Leave InSight®

LeaveLogic

Absence Manager App

HR Connect

WHY OUTSOURCE YOUR LEAVE AND ABSENCE MANAGEMENT TO UNUM?

Letting us manage your leave and absence program is the smart way to meet all your leave challenges head on.



YOUR CHALLENGE

COMPLIANCE. Most employers lack the HR or legal expertise necessary to comply with federal and state laws like the Family and Medical Leave Act (FMLA), the Americans with Disabilities Act (ADA) and paid family leave requirements.

ADMINISTRATIVE BURDEN. With leave laws regularly changing, and the Affordable Care Act (ACA) keeping plan administrators busier than ever, leave and absence management can be an overwhelming administrative burden.

WORKFORCE MANAGEMENT. When you have numerous employees on various types of leave (especially intermittent leave), it can be difficult to understand availability and keep your business staffed up.



OUR SOLUTION

We have the resources to help ensure your company is adhering to all applicable laws and that all your leave processes are applied consistently, to avoid exposure to claims and penalties. And we can offer advice on interacting with disabled employees and making worksite or job modifications, so you can keep on the right side of FMLA and ADA laws.

When you trust your leave and absence management to our experts, we'll take a complex function like managing and tracking leads off your company's plate, so you can focus on growing your business.

With access to leading-edge technology, we have the capability to track, manage and report on all types of employee absences,* monitor leave eligibility and scheduling, and enable you to create an absence plan that will keep you up and running no matter what.

*Not including vacation time, paid time off or sick banks.

UNMATCHED **COMPLIANCE** RESOURCES TAKE THE RISK OUT OF MANAGING LEAVE

Unum manages more than 230 state leave laws.



WHAT WE OFFER



WHY IT MATTERS

Compliance with FMLA, ADA and state leave laws

With Unum's Leave and Absence Management Solutions, Unum will be responsible for any fines, attorneys' fees and/or damages if we are negligent in administering your employee leave and absences. We don't cap damages and we don't exclude negligence, for one of **the strongest** — if not the strongest — indemnification provisions in the industry.

Administration/management of FMLA, state leave laws, ADA and corporate paid leaves

Choose Unum and you'll free your HR department from a long list of leave administration and management tasks, including:

- Determining employee eligibility and leave time availability/entitlement
- Tracking leave data
- Distributing required correspondence to employees
- Collecting and managing required documentation
- Communicating decisions to employee
- Handling inquiries and follow-ups
- Re-certifying leave periods as required

Comprehensive leave integration

By integrating leave management across all types of leave, we can provide the optimal experience for your employees while helping eliminate confusion and stress. Employees have a single point of contact and integrated follow-up correspondence as they navigate the interrelationships among FMLA and short-term disability leaves — and as they transition to long-term disability leave if necessary.

Coordination with workers' compensation programs

The different and sometimes conflicting requirements of the FMLA, the ADA and workers' compensation can create significant complexity for employers, exposing you to increased risk of non-compliance. With a coordinated approach to all relevant leave programs and laws, Unum helps take that risk away.

Free consultation: paid leave plan design

Thinking about offering paid parental leave or other types of paid leave? Our experts can help you build a strategic plan that allows you to attract and retain top talent, by providing a family-friendly benefit that your employees will care deeply about.

EXPERT ANALYSIS AND ADVICE KEEP YOUR WORKPLACE **PRODUCTIVE**

Unum has around 185 specialists dedicated to Leave and Absence.



WHAT WE OFFER



WHY IT MATTERS

Custom absence and productivity analysis

To solve a problem, you need to understand it. That's why we begin by taking a deep dive into the patterns and impacts of leave at your company, including benchmarking analyses that identify emerging trends and opportunities for improvement.

- The **Impact of Lost Time Analysis** totals up the costs of employee leave and absence for your business — including some of the surprising hidden costs of absence.
- The **Lost Productivity Assessment** draws on **our large private disability database** to annually benchmark your company's absence costs, frequency, duration and drivers against other companies in your industry.

Armed with this information, you can explore **solutions** that can put your employees — and your business — on the road to better health and productivity.

Available only for customers with over 2,000 lives.

Worksite modification analysis

Keeping employees at work is the first step toward cutting leave costs and improving productivity. To that end, we provide **onsite consultative services** designed to help improve workplace and job safety, optimize ergonomics, support stay-at-work and return-to-work efforts, and assist with ADA workplace modification requests.

Available only for customers with over 2,000 lives.

Referrals to EAP services / health and wellness programs

Many problems that would result in a leave can be **addressed or prevented** through Employee Assistance Programs and health and wellness services. That's why we look for opportunities to refer employees to these services early in the process.

Return-to-work and stay-at-work planning

Well-designed return-to-work and stay-at-work plans can **cut leave times dramatically** and keep people productively employed. When you choose Unum, we will help you develop or refine your practices and processes, including those for making ADA job accommodations.

LEADING EDGE **TECHNOLOGY** GIVES YOU A 360° VIEW

Unum innovates: We led the industry in developing an FMLA program for our customers.



WHAT WE OFFER

Claim & Leave InSight (CLI)



WHY IT MATTERS

Claim & Leave InSight is Unum's innovative self-serve leave and disability reporting system that gives **employers** better understanding and control over employee absences. With Claim & Leave InSight, you'll have:

- Access to employee claim and leave data, such as expected return-to-work dates and outstanding information
- Real-time disability and leave reporting
- Interactive tools that let you upload and view documents pertinent to your employee's absence
- A personalized dashboard with customized reporting



Unum's LeaveLogic software makes family and medical leave simple and easy for **both employers and employees**.*

Choose Unum and you'll get customized employee self-service tools, timely manager training, and streamlined, confidential leave planning experiences. LeaveLogic:

- Helps employees understand federal, state and corporate leave benefits – and how their benefits work together
- Provides a central hub for access to benefits, plan documents, company policies and leave programs (paid and job-protected)
- Increases workplace efficiency by providing best-in-class support for employees while reducing the administrative burden on your HR department
- Helps maximize utilization of EAP programs, existing company benefits, and health and wellness programs

* Available at additional cost.

Absence Manager App

Managers need real-time absence information at their fingertips, so they can keep your business on track. This app shows absences (leaves, intermittent absences, paid leaves, etc.) for any given date and immediately notifies managers when an absence is expected within the next 24 hours.



Automate some of your most time-consuming HR activities — including leave and absence management — with HR Connect: a secure connection between Unum and the Workday® platform. Our suite of pre-built integrations eliminates costly custom integrations. And it's available exclusively to **Unum customers**.

THE UNUM DIFFERENCE

Unum led the industry in bringing leave and absence management and compliance services to market. But we're not only the first — we're also the best. That's because our solutions offer unmatched risk protection, expert insights, and proven technology that turns the uncertainty and complexity of leave management into clarity and simplicity for employers and employees alike.

A compliance solution with real protection

A complex array of federal, state and local* leave laws governs employee leave, and failing to comply can result in hefty penalties and fines. But when you choose our Leave and Absence Management Solutions, you can help ensure compliance. This means that if Unum is negligent in the administration of your leaves, we will pay for any fines, attorneys' fees and/or damages. Unlike many other carriers, we **do not cap the amount we'll pay**, and we'll pay **even if it's the result of negligence.**** Bottom line? You can leave your leave compliance worries behind.

Access to our legal resources

Your Unum Leave and Absence Management Solutions are directed by three experienced employment attorneys and two full-time compliance managers. Together they will help ensure your program is compliant, develop and deliver training to your staff, track and monitor all pending legislation, and create state law summaries and other tools for your leave specialists. With **60 years of employment law experience**, they have developed proven relationships with the Department of Labor. Best of all, you can **reach our attorneys directly** for consultative support when you need it.

The ease of LeaveLogic

This Unum-owned software solution revolutionizes the process for navigating leave. It empowers your employees, educates your managers, and eases the administrative burden on your HR department.

What to look for in a leave and absence contract



NO DAMAGE CAPS

FMLA judgments can reach into the hundreds of thousands of dollars.²

A low damage cap can expose your company to risk. Unum doesn't cap damages. If you are liable for a penalty or fine caused by our negligent leave decisions or services, we will pay for our mistakes.



NO CARVEOUTS FOR NEGLIGENCE

Many carriers will pay judgments if they are the result of "gross negligence." But Unum goes further and indemnifies against "negligence" or simple mistakes.



NO COMPREHENSIVE EXCLUSIONS

Read the fine print. Make sure that any exclusion clauses aren't so restrictive that they essentially transfer most of the risk back to your business. Unum's indemnification language doesn't play tricks.

* Management of local leave laws available at an additional cost.

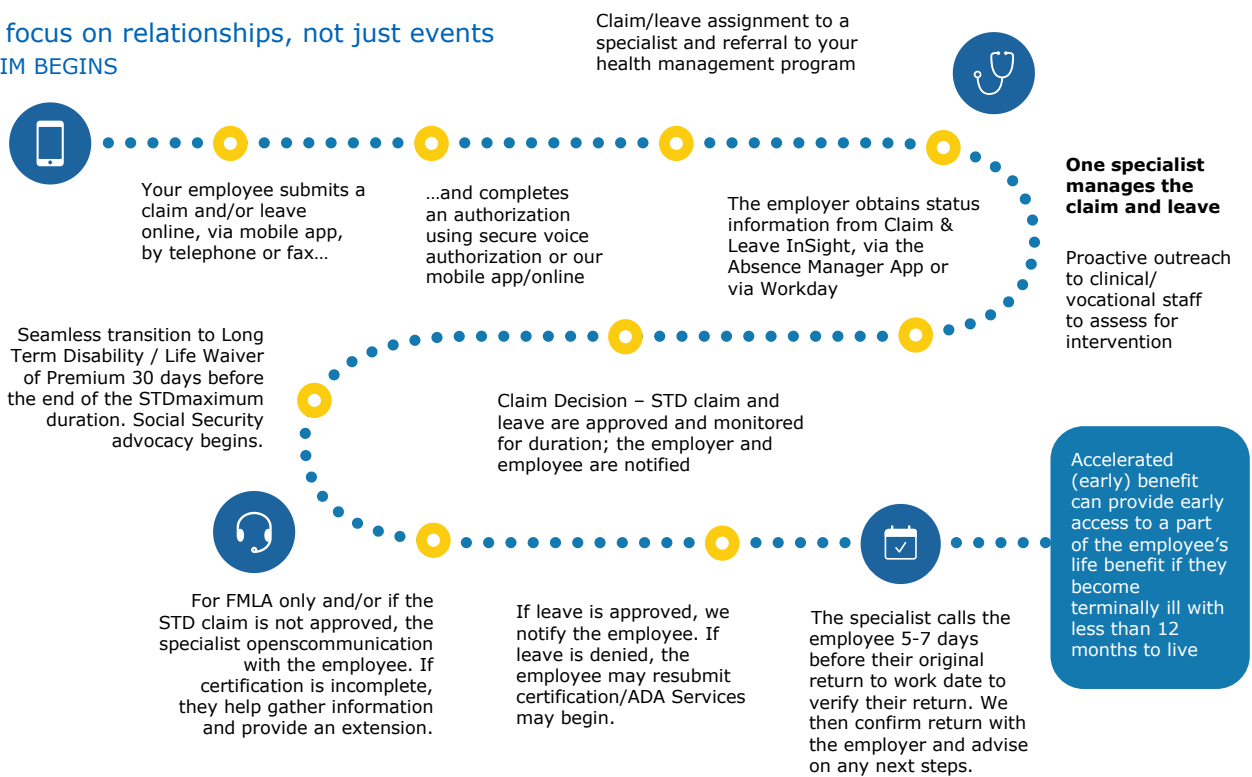
** We do not indemnify against losses that occur if the employer provides us with incorrect data or declines to follow our recommendations.

AN INTEGRATED APPROACH TO CLAIMS AND LEAVES

From the employee's point of view, a disability and the need for leave aren't separate issues — they're part of a single life event. So when a leave request (typically FMLA) is part of a disability claim, one specialist provides support throughout the entire process, calling on our clinical and vocational resources to aid in return to work and our technology options to make the process transparent for everyone involved.

The Consumer Experience

We focus on relationships, not just events
CLAIM BEGINS



Our specialists, clinicians and vocational rehabilitation professionals continuously assess for return-to-work opportunities.

Ready to see how Unum's Leave and Absence Management Solutions can help your business manage risk and increase productivity?

CONTACT YOUR UNUM REPRESENTATIVE TODAY

1 Internal legal research, 2016.

2 Unum internal data, 2018.
unum.com

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.