

Administrative support when family responsibilities call

Absence Management Programs for your business



Doing more with less

The federal Family and Medical Leave Act (FMLA)—along with various similar state-level leave programs—provides valuable job protection for employees. But the administrative burdens of increased utilization present a challenge for businesses in a world where doing more with less is a standard operating procedure.

Administering and tracking FMLA-supported leaves has become an overwhelming task for many employers. Reduced staff doing more with fewer resources increases the burden of documenting every leave and dealing with the many processes and regulations surrounding them.

Companies that fail to successfully maneuver through this maze are at risk for noncompliance—a potential problem that can extend beyond the organizational level as individual managers and supervisors can also be held responsible for federal FMLA violations. State-level leave programs, where applicable, present additional concerns.



Quick facts about the FMLA

The FMLA was signed into law in 1993 to protect eligible employees' jobs and company-sponsored health care benefits. It allows workers to take unpaid leave for certain family and medical reasons:

- ✓ **Employee's own** serious health condition that prevents them from performing certain essential job functions.
- ✓ **Family-related reasons** including caring for the employee's spouse, child or parent with a serious health condition or bonding with a child following birth, adoption, or foster placement.
- ✓ **Qualifying exigencies** that arise when the employee's spouse, child or parent is a covered military member on covered active duty.

To be eligible for FMLA benefits, an employee must:

- Work for a covered employer.
- Have worked for the employer for a total of 12 months.
- Have worked at least 1,250 hours over the previous 12 months.
- Work at a location where at least 50 employees are employed by the employer within 75 miles.

In addition to the federal FMLA, numerous states have their own set of laws that impact how employers handle employee time off. The inclusion of military provisions from the federal FMLA further elevates the complexity of proper administration.

3.6%

The U.S. Department of Labor estimates that 3.6% of the workforce experienced an absence during any given week in 2022.¹

Proper administration is a challenge



Employers may feel anxious when they get a request for FMLA-related leave. They may be concerned about making some of these common mistakes:

- Failure to notify employees of their FMLA rights.
- Failure to notify an employee that a leave counted toward the 12-week FMLA and appropriate state entitlement.
- Counting time off against an absentee policy for disciplinary reasons.
- Taking disciplinary action against someone using FMLA time.
- Failure to keep abreast of state leave regulations and to track concurrent state and federal leaves.
- Failure to reinstate an employee to an equivalent position or shift.
- Terminating an employee during—or at the end of—an FMLA-related absence.
- Failure to grant leave because of a misunderstanding of what qualifies as a “serious health condition.”
- Not requesting medical certification in writing or not giving at least 15 days to obtain it.
- Failure to follow FMLA guidelines when questioning medical certification validity.

Why outsource?



Outsourcing leave administration allows employers to benefit from the experience of absence management professionals who can help with:

- Down-to-the-minute tracking of intermittent leaves.
- Providing detailed, comprehensive reporting for all types of leave.
- Keeping you up to date on state and federal regulatory updates.
- Offering a single point of intake for claim submissions.
- Co-managing absence and short-term disability claims to ensure consistency.
- Utilizing state-of-the-art technology.

On average, employers lose 2.1% of employee work hours to absences.¹ Based on the current median earnings of full-time workers,² that’s about \$1,221 per employee, per year.

That’s without additional costs associated with:

- Overtime pay or temporary hires
- Lost productivity
- Increased stress for present employees
- Attorneys’ fees and litigation costs
- Damages for deliberate or accidental violation

Symetra's absence management programs can help

You have enough to do. Why spend valuable time interpreting the FMLA, deciding which employees do or do not qualify for job protection, tracking leaves and training staff to administer the FMLA?

Symetra's absence management programs are run in-house, allowing for fully integrated administration of most types of leave. That means your employees' time away from work due to a disability or leave can be managed concurrently, better enabling a return to work when appropriate.

Our comprehensive absence management programs are available for groups with 200 or more covered employees, and can be co-managed with short-term disability when appropriate. Tracking is available. Leaves available for tracking include:

- Federal family and medical leaves, including military provisions.
- State family and medical leaves, including absences related to victims of crime or abuse, military family, and bereavement.
- Employer-sponsored leaves, such as parental leave, company medical leave, personal leave, and more.



FMLA CHECKLIST

- ✓ Determine eligibility:
 - Verify length of time employed
 - Verify number of hours worked
 - Verify amount of leave previously used
- ✓ Review your company's leave policy language to ensure there are no unintended entitlements.
- ✓ Notify the employee of their FMLA eligibility within five business days of employee notice.
- ✓ Provide at least 15 calendar days for the employee to submit supporting documentation.
- ✓ Promote the expectation of a return to work.
- ✓ Determine if the employee is eligible for a state-level leave program in addition to the FMLA.

The Symetra advantage

When you choose Symetra, you get professional absence management that reduces the burden of administering employee time away from work.

- Tracking of intermittent leaves down to the minute.
- Consolidated reporting of all leaves instead of multiple reports for each type of leave.
- Single-intake process for integrated FMLA and short-term disability claims.
- Continuous review of all leave-related laws and regulations to maximize administrative consistency aligned with current requirements.
- Customized implementation.
- Dedicated implementation manager for hands-on support.
- A single case manager model where one person handles both short-term disability and any concurrent absences within our fully integrated claim system.
- Option to enhance your absence management program with Americans with Disabilities Act (ADA) Services.

Learn how to ease your administrative burden, increase productivity and help your company comply with federal and state leave regulations.

Contact your Symetra representative today.

Why Symetra?

We love what we do. Symetra provides annuities, life insurance and employee benefits that help people live with financial security and confidence, and we've done it for more than 60 years. Like our icon—the swift—we're quick, hardworking and nimble in serving our customers. We can help your financial future take flight.



Three guiding principles form the foundation for how we make decisions: Value, Transparency and Sustainability—or VTS. Simply put, VTS defines how we do business inside and out. What does it mean?

- **Value:** Products and solutions people need at a competitive price—backed by dedication to excellent customer service.
- **Transparency:** We communicate clearly and openly so people can understand what they are buying.
- **Sustainability:** Our products stand the test of time. We're financially disciplined so we'll be here when customers need us.

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¹ "Labor Force Statistics from the Current Population Survey," U.S. Bureau of Labor Statistics, accessed November 10, 2023, <https://www.bls.gov/cps/cpsaat47.htm>.

² "Usual Weekly Earnings of Wage and Salary Workers: Third Quarter 2023," U.S. Bureau of Labor Statistics, October 18, 2023, <https://www.bls.gov/news.release/pdf/wkyeng.pdf>.