

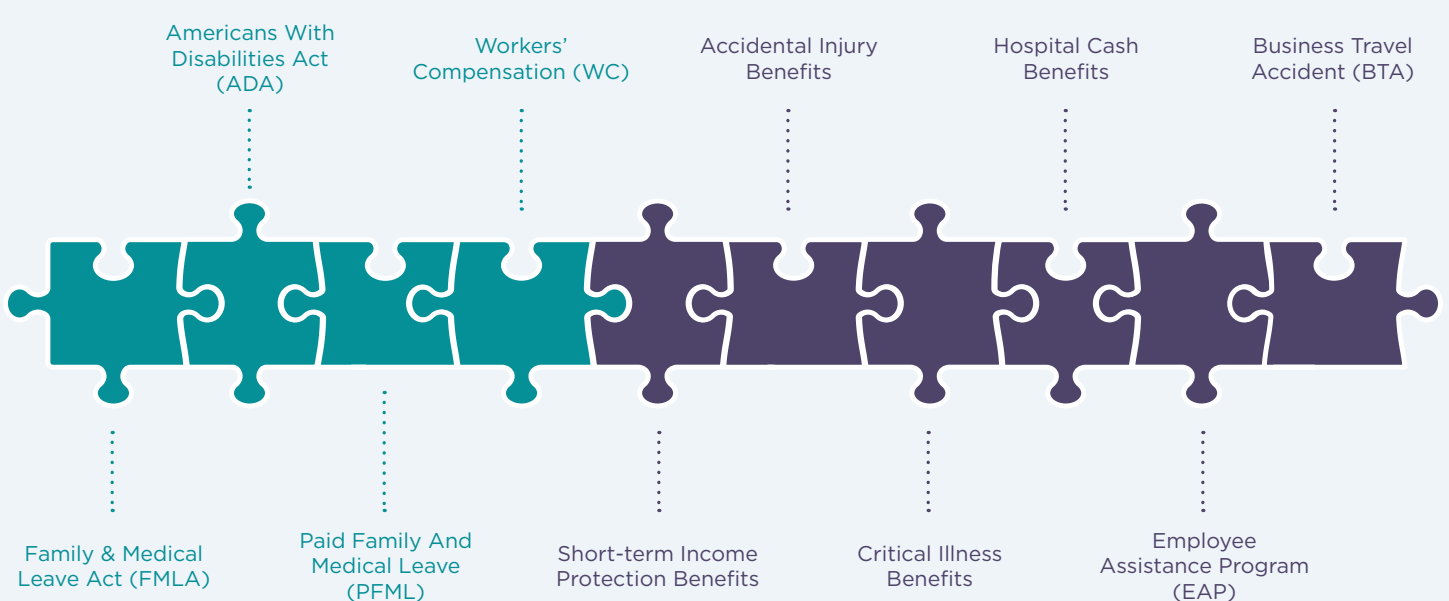


MAKE OVERLAPPING BENEFITS AND LEAVES EASIER FOR EVERYONE.

The benefits and leaves landscape is complicated and constantly evolving. For employees, trying to understand which benefits and leaves are available, how they apply to their situation and how they interact can be confusing.

FEDERAL AND/OR STATE MANDATED LEAVES

EMPLOYEE SPONSORED/VOLUNTARY BENEFITS



Employees may also have access to other benefits such as PTO and sick leave.

By coordinating administration across all available benefits, employers can better manage the complexities of overlapping claims and help give employees a better experience. The questions below are intended to help you navigate this complicated and ever evolving landscape for the benefit of your employees.

EMPLOYER CONSIDERATIONS

ARE YOU...	YES/NO
Coordinating administration across all available benefits (including federal/state mandated and employer sponsored/voluntary)?	
Working with partners who can help to identify overlapping benefits for employees?	
Conducting routine discussions between HR/Benefits/Safety/Risk Management teams to review how you can work together to support keeping employees healthy and productive at work?	
Educating front line managers on what to listen for with their employees to recognize when a benefit may be available for an employee and how to engage the employee with available benefits and resources?	
Providing education across your workforce on the benefits employees have available?	
Reinforcing the benefits with front line managers to help them support their employees?	
Ensuring consistency across the organization, including but not limited to different locations, divisions, functions, etc.?	
Reviewing if your benefits look holistically at the health and wellness of your employee population?	

GLOSSARY OF BENEFITS

FEDERAL AND/OR STATE MANDATED

Name	Description
Family & Medical Leave Act (FMLA)	Unpaid leave for eligible employees, up to 12 weeks per year, for births, deaths, adoptions, serious medical problems, and other emergencies; provides job protection
Americans with Disabilities Act (ADA)	Law that requires employers to provide reasonable accommodation to qualified job candidates and employees with disabilities; provides job protection
Paid Family & Medical Leave (PFML)	Paid leave that allows employees to take extended time away from work to care for a family member or for their own serious health condition based on state-determined criteria; provides job protection and income replacement <i>(not available in all states)</i>
Workers' Compensation (WC)	Partial or full income replacement benefit for employees who suffer a work-related injury or illness; a legal requirement in most states

EMPLOYER SPONSORED/VOLUNTARY

Name	Description
Short-term Income Protection Benefits (also known as Short-term Disability)	Partial income replacement benefit for employees who require time off work due to pregnancy, illness or injury; usually required to be non-work related
Supplemental Health - Accidental Injury Benefits (also known as Accident insurance)	Cash benefit paid for a covered accident; payments are made in lump sums; funds can be used however claimant chooses
Supplemental Health - Critical Illness Benefits (also known as Critical Illness insurance)	Cash benefit paid for a covered serious illness; payments are made in lump sums; funds can be used however claimant chooses
Supplemental Health - Hospital Cash Benefits (also known as Hospital Indemnity insurance)	Cash benefit paid for each day in the hospital; funds can be used however claimant chooses
Employee Assistance Program (EAP)	Confidential counseling and referral service for employees and their dependents
Business Travel Accident (BTA)	Coverage and care for employees who are traveling for work

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