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Build Competitive Leave and Disability Benefits Across State Lines

Speakers

Kimberly Humphrey, Lincoln Financial

Kelli Harvey, Lincoln Financial

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Agenda

- Overview of today's workforce and desired benefits
- Challenges of complex leave laws
- Solutions that deliver compliant, valuable benefits

Benefits strategy for today’s workforce



Today’s workforce

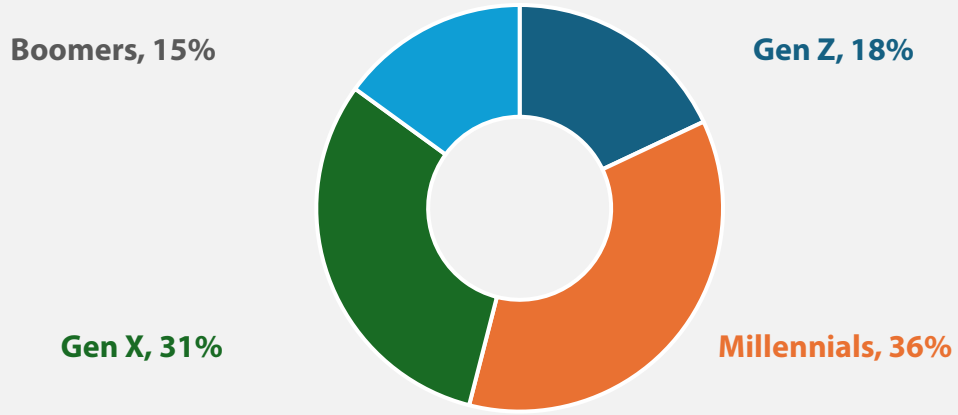


- Employers must compete for the best talent
- Varied life stages and family structures
- Healthcare, mental health and caregiving demands are growing
- Accelerating shifts in workforce needs for a more diverse workforce

Workforce demographics rapidly changing

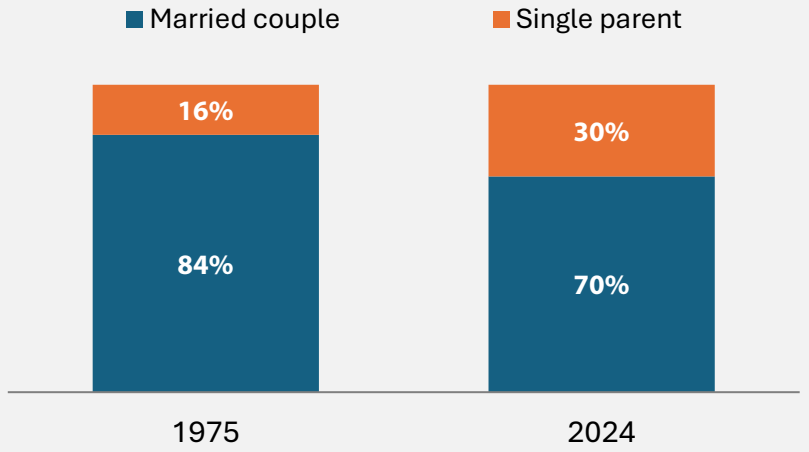
Generations

Gen Z workers now outnumber Boomers[1]



Families

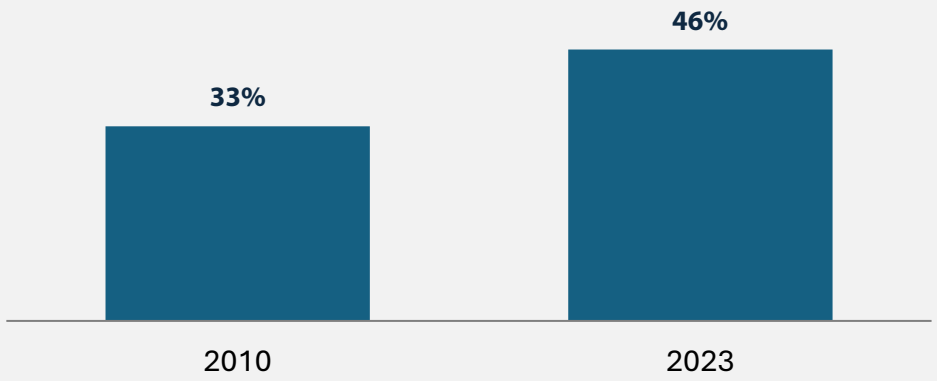
Number of single parents growing[3,4]



Workforce demographics rapidly changing (cont.)

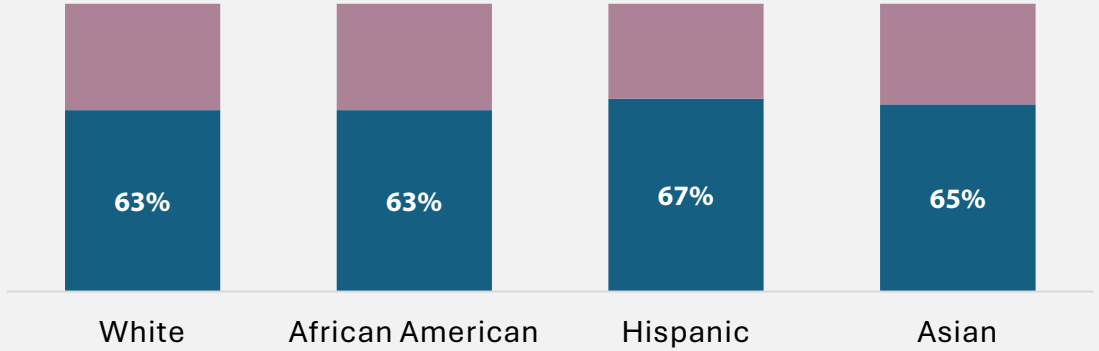
Disability

Number of workers with a disability increasing[2]

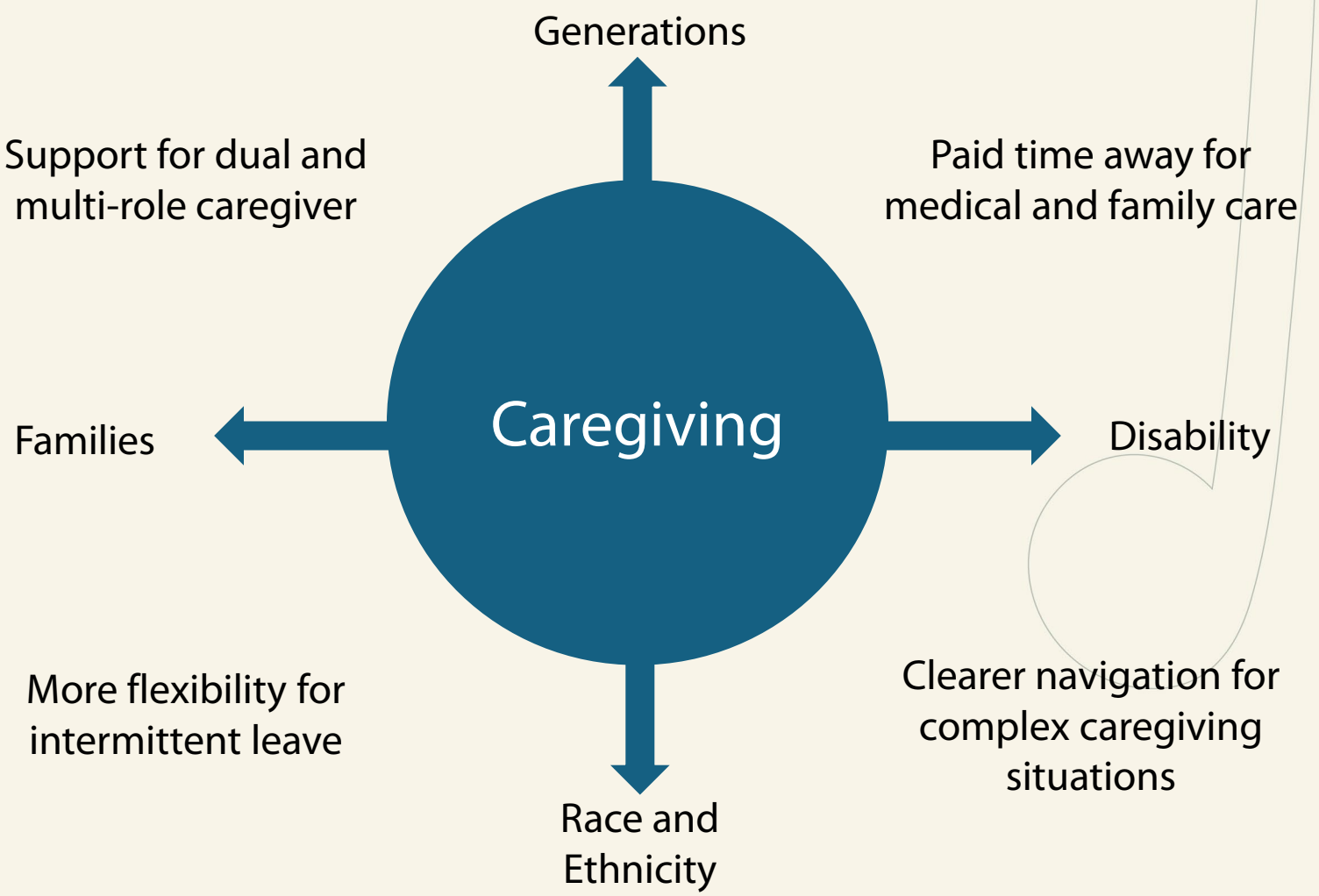


Race and ethnicity

Higher rates of Hispanics and Asians in the labor force[5]



Caregiving is a common reality



Caregivers' need for paid leave benefits

54% Don't take leave or take it without pay[6]

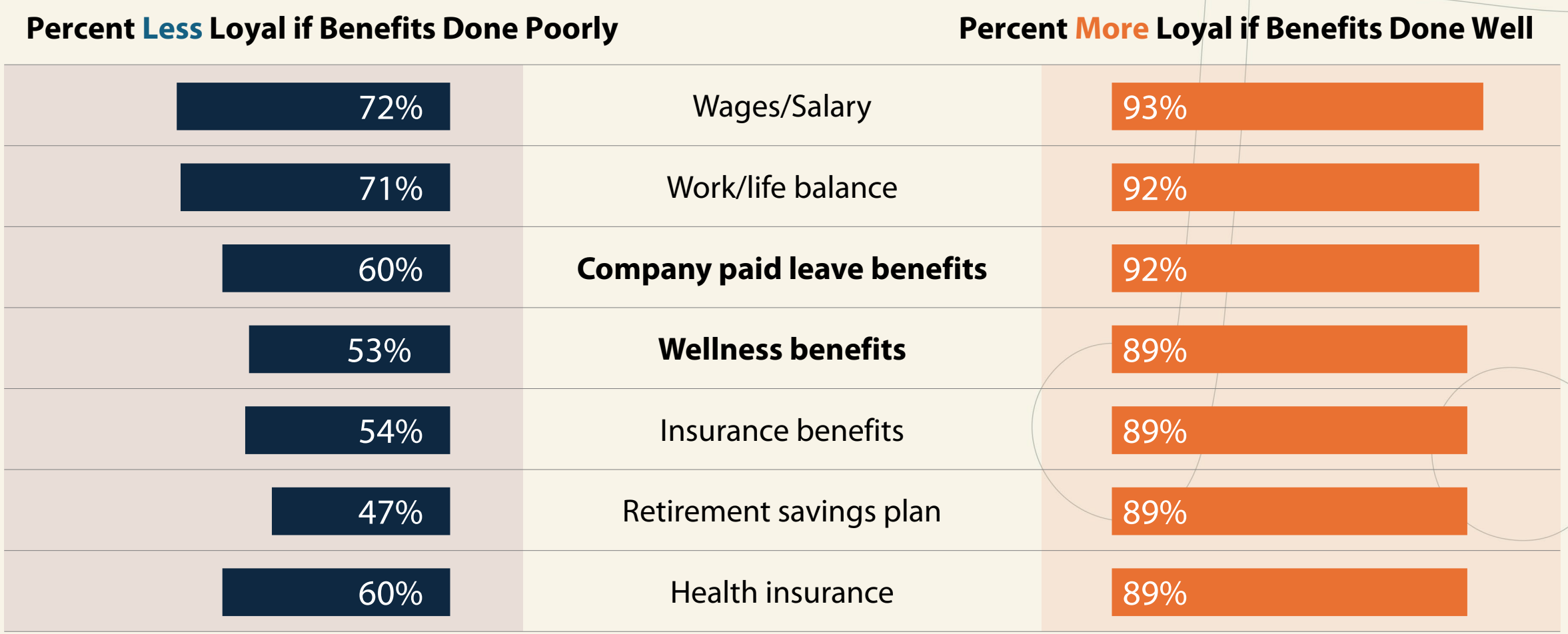
67% Have difficulty balancing jobs with caregiving duties[7]

$22.5B Annual lost wages from the lack of paid leave[8]

Emotional stress and financial strain are among the top 3 difficulties working caregivers experience.[9]

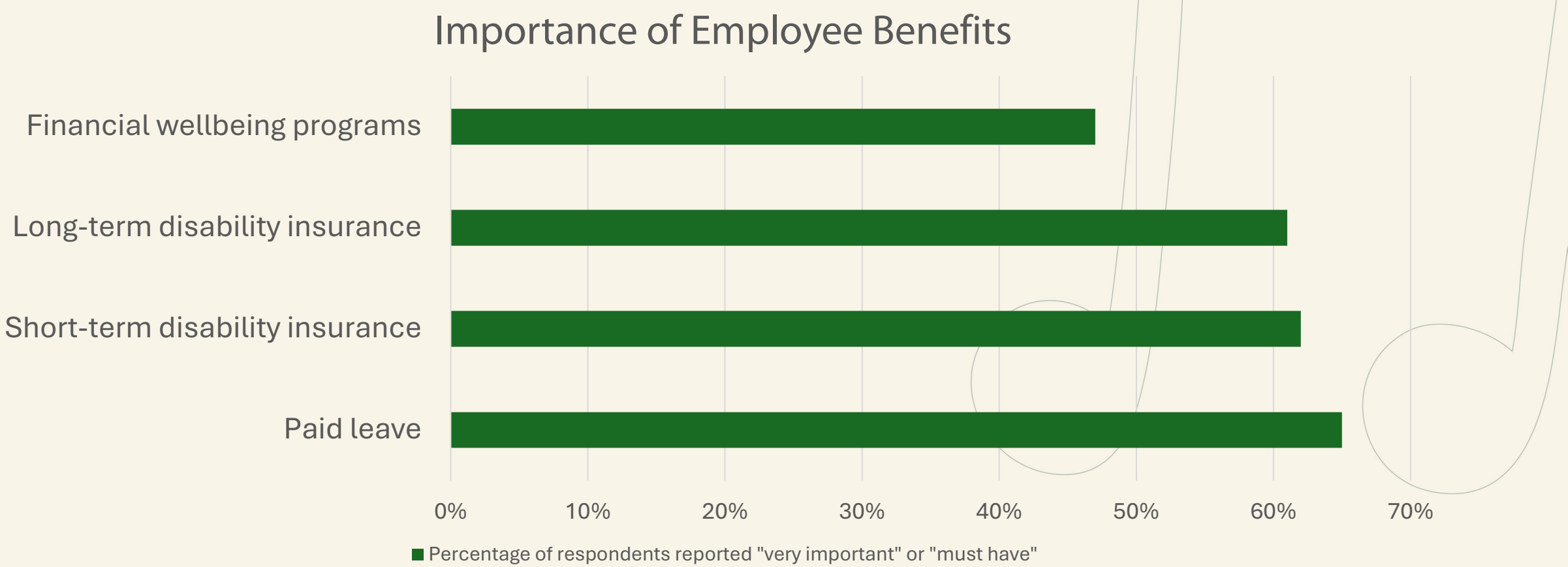


Benefits lead to loyalty and retention



Source: Lincoln Financial, Wellness@Work (2025)

Benefits lead to loyalty and retention (cont.)



Source: Lincoln Financial, Consumer Sentiment Tracker, January 2024 – April 2025

Leave becoming a defining benefit

The employee leave experience



Done well

55% more motivated

50% more productive

47% increased loyalty



Done poorly

51% felt loss in company loyalty

42% lack motivation

36% looking for a new job

Source: AbsenceSoft, The 2025 Leave of Absence Employee Experience Report, 2025.

Multistate leave management



Managing a fragmented leave landscape

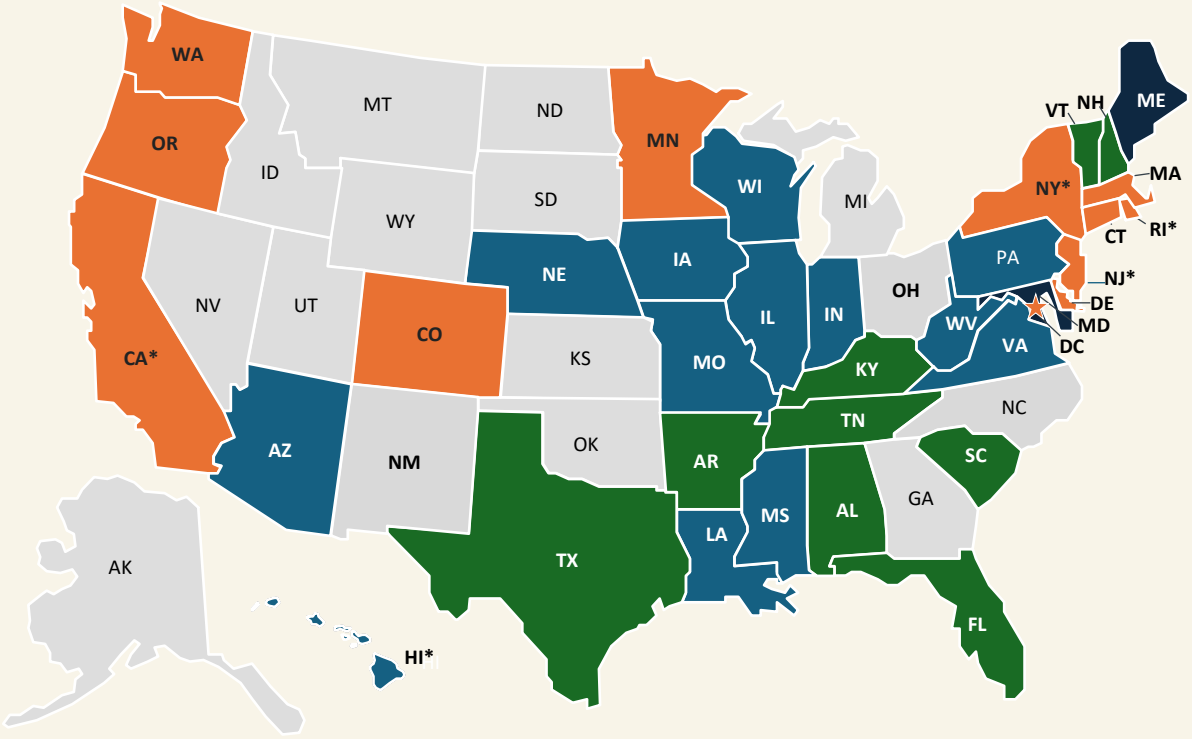
Emerging regulatory and compliance risks

Family and Medical Leave Act (FMLA) rules, criteria, and legal requirements

Varying absence schedules such as intermittent, reduced, and continuous

Usage and notice, timing, and eligibility requirements

Emerging paid family leave (PFL), paid family and medical leave (PFML), and state disability



- PFL or PFML being considered by state legislators in 2026
- Active PFL or PFML programs
- States with voluntary or unique approaches
- PFML law passed but not yet active
- No PFL or PFML bill introduced in 2026

*States that mandate statutory disability

As of February 2026

The state of PFML

Many employers are faced with meeting requirements for each applicable state program.



- Programs differ in **job protection, duration, and wage replacement**
- **Expanded family definitions** vary by state
- **Employer requirements** and allowance of private plans differ
- **State programs** need coordination with **STD, LTD, FMLA, and PTO**

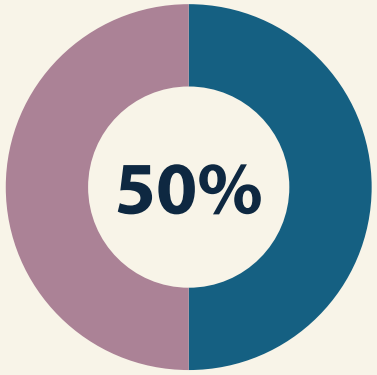
Employer challenges

- Supporting today's unique workforce and individual needs
- Managing multiple layers of leave benefits
- Complexity of coordinating benefits
- Administrative and compliance burdens
- Meeting employee expectations
  - Especially for caregiver and mental health benefits
- Balancing accommodation requests
- Providing employee communication and education

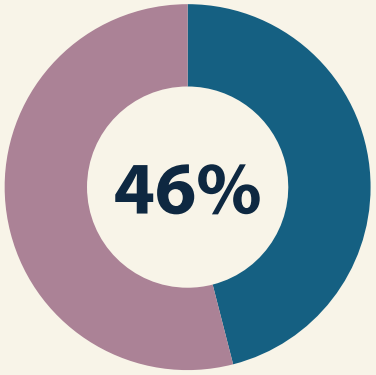


Fragmentation affects employees

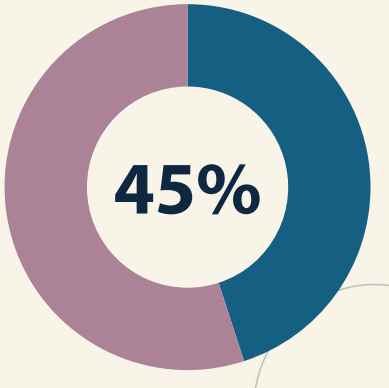
U.S. employees need help understanding benefits…



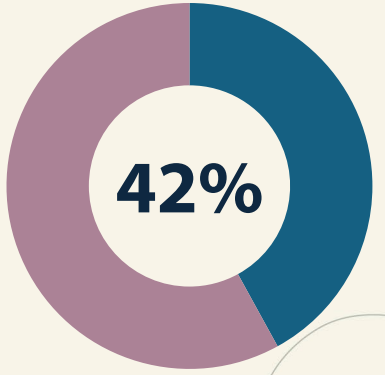
Very familiar with what benefits are available at work



Very familiar with what each benefit is for



Very familiar with which benefits are right for "someone like me"



Very familiar with what options and features to choose within benefits to take full advantage of the benefit

Source: Lincoln Financial, Wellness@Work (2025)



How can employers create fair, competitive leave and disability benefits across multiple states?

Creating benefits that work



Four pillars of an effective strategy

Intentional plan designs and comprehensive programs

Integrated framework

Technology and trusted partners

Employee education and communication



Build a strong foundation

Align benefits strategy to business goals

Understand workforce demographics and life stages

Identify gaps compare with competitors

Comply with legal and regulatory requirements



Design benefits for employees



- Prioritize high-impact benefits:
  - Income replacement
  - Flexible leave
  - Caregiving support
- Account for mental health and wellness resources
- Consider equity for multistate workers
- Remember the employee experience

Workplace mental health

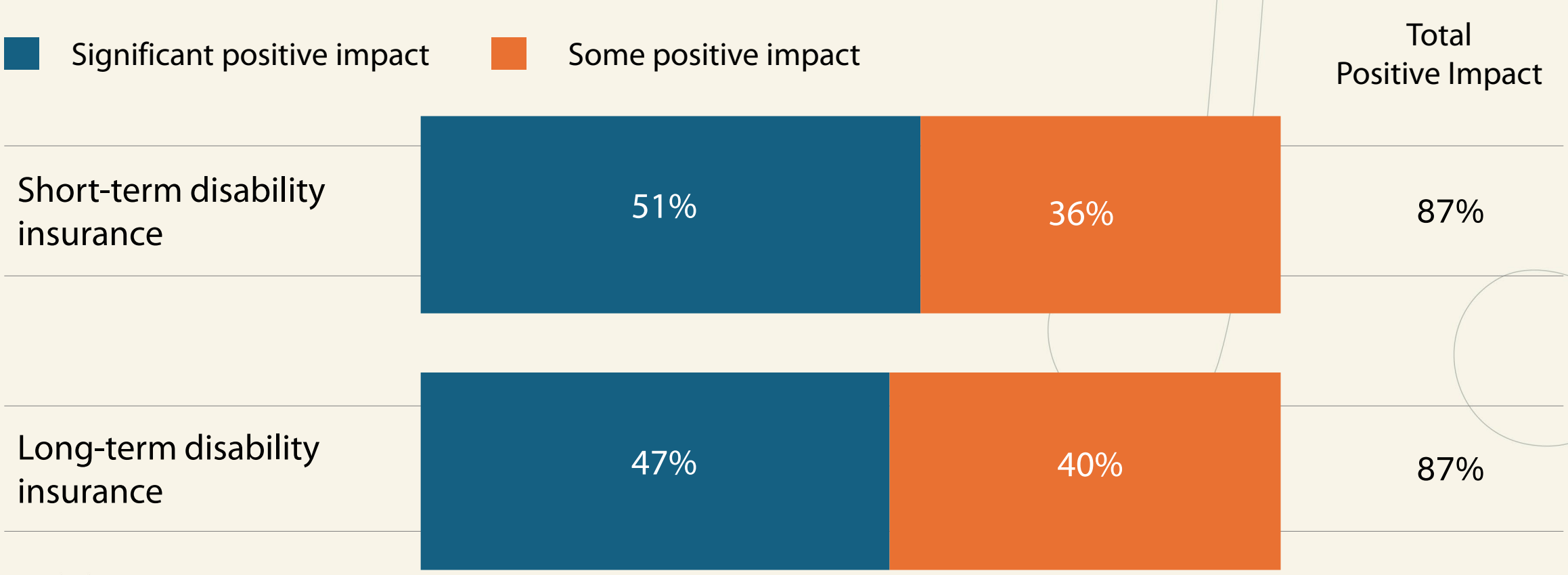
Mental health claims are predicted to rise by 15% over the next three years.[12]

- Mental health absences often taken as sick or paid time off[12]
- Mental health, burnout, and stress often impacts productivity
- Stigma and lack of awareness of resources remain barriers
- Incorporate mental health solutions into wellness programs
- Educate employees about mental health resources and benefits
- Remember mental well-being includes financial well-being



High-impact benefits

Positive impacts of disability benefits on financial security for those enrolled.



Source: Lincoln Financial, Wellness@Work (2025)

Integrated administrative framework

Consistency is key…

- Create a consistent internal philosophy and central oversight
- An established process to monitor federal, state, and employer policies
- Ensure accurate tracking and compliance
- Integrated systems for FMLA, PFML, disability, and PTO administration



Leveraging technology

Technology and human expertise.



Technology can help with:

- Entitlement and intermittent leave tracking
- Accurate coordination of benefits
- Consistent administration across locations
- Integrate paid benefits
- Absence planning for employees

Find the right tech partners

APIs improve accuracy and efficiency

API connects allow for fast and secure data exchange between two systems.[13]

Disability and absence management technology reported saving 30 minutes per employee on disability claims.[14]

Top insurance tech trends include AI-enable efficiencies for improving operations[15]

Technology should incorporate human expertise.



Make education a strategic priority

- Manager training is critical
- Ongoing employee communication
- Financial and mental well-being improve engagement and satisfaction

Top-performing organizations, where employee well-being is a priority, had 70% or more levels of high engagement and higher employee mental health scores.

Source: Gallup. "151 Chief Human Resource Officers Survey." March 2024.



Boost employee understanding and usage

Keep it simple

Interactive tools, simple messaging, and targeted campaigns can reduce confusion

Show real-life value

Plausible scenarios and examples demonstrate value and may increase engagement

Know your audience

Clear messaging across channels that speaks to your workforce helps them find what applies to them

Offer decision support

Carrier resources, like the *WellnessPATH*® tool, improve benefits understanding

Provide one-on-one help

Personalized helps boost confidence and informed decision making



Key takeaways

Start with a strong foundation

- Understand evolving federal and state leave requirements
- Streamline benefits and absence management
- Integrate FMLA, PFML, PTO, and disability benefits

Put employee needs first

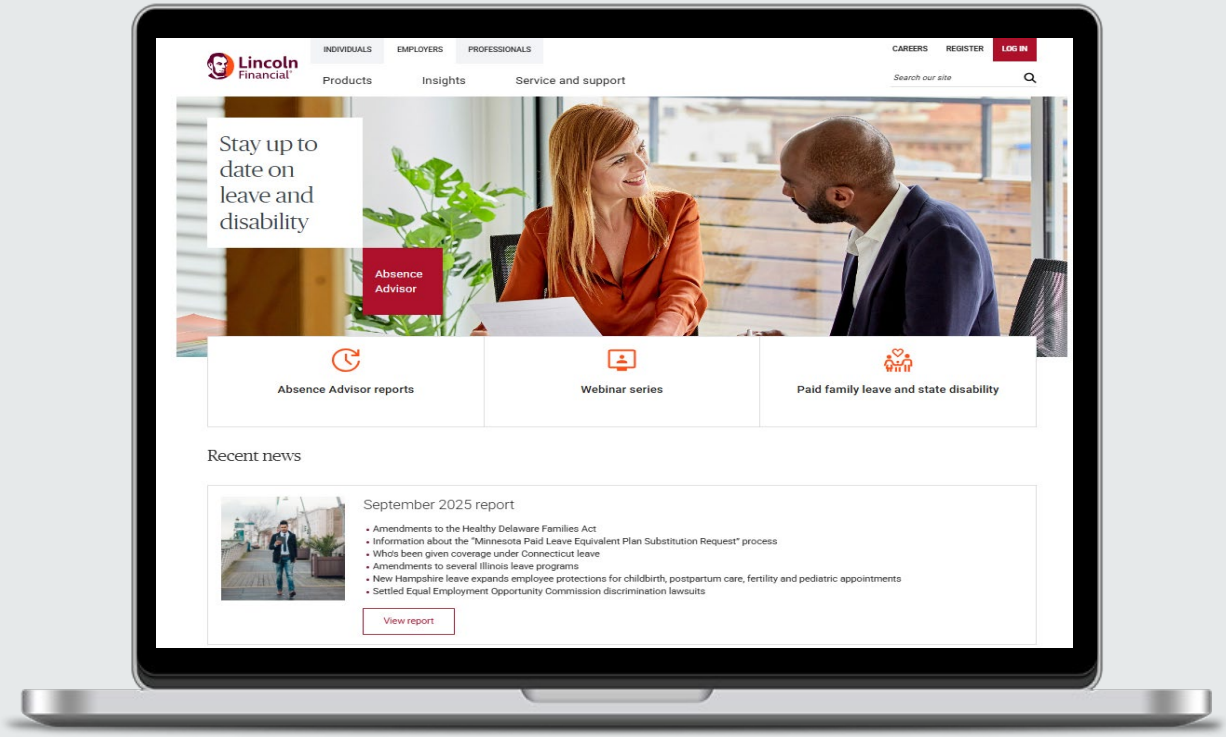
- Design benefits around workforce needs, including caregiver and mental health
- Use surveys, insights, and education to guide decisions

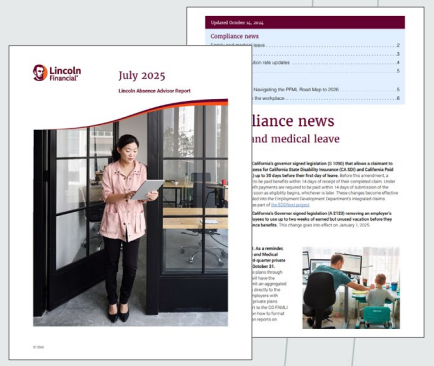
Commit to continuous evolution

- Regularly review and optimize programs as workforce needs and laws change
- Use technology to improve the employer and employee experience



Stay informed





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Questions?

