

# COORDINATED ADMINISTRATION HELPS CONNECT THE PIECES OF COMPLEX BENEFITS AND LEAVES.

The benefits and leaves landscape is complicated and constantly evolving. By coordinating administration across all available benefits, employers can help provide employees a better experience.

Workers' Compensation (WC)

Americans With Disabilities Act (ADA)

Hospital Indemnity Insurance

Paid Parental Leave (PPL)

Accident Insurance

Long-term Disability Insurance

Family & Medical Leave Act (FMLA)

Short-term Disability Insurance

Paid Sick Leave (PSL)

Paid Family & Medical Leave (PFML)

Employee Assistance Program (EAP)

Critical Illness Insurance

## CONSIDERATIONS FOR COORDINATING BENEFITS AND LEAVES

The questions below are intended to help you think through how you're currently managing potential coordination of benefits and how you may be able to improve the experience for your team and employees.

### EMPLOYER ROUTINES AND BEST PRACTICES

ARE YOU...

YES/NO

Coordinating administration across all available benefits (including federal/state mandated and employer sponsored/voluntary)?

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?

Driving consistency across the organization, including but not limited to occupational vs. non-occupational related leaves/injuries, different locations/departments/functions, etc.?

### EMPLOYEE EDUCATION

ARE YOU...

YES/NO

Providing routine education across your workforce on the benefits available to employees?

Including an employee benefit 'wellness' check as part of annual enrollment?

### LEADER/MANAGER EDUCATION AND ENGAGEMENT

ARE YOU...

YES/NO

Reinforcing the benefits with front line managers to help them support their employees?

Educating front line managers on what to listen for, how to recognize when a benefit may be available and how to access the benefit and value-added services for their employees?

### BENEFITS SELECTION AND OFFERINGS

ARE YOU...

YES/NO

Reviewing if your benefits look holistically at the health and wellness of your employee population?

Working with partners who can help identify applicable and/or concurrent benefits for employees?

## KEY INFORMATION ON LEAVE BENEFITS

### Leave Benefits

Two of the questions employees most frequently ask are:

- 1) Will I get paid for my time away from work?
- 2) Does this leave provide job protection while I am away from work?

The information below can help you understand the benefits available to employees.

### FAMILY & MEDICAL LEAVE ACT (FMLA)

<b>Paid Time Away from Work</b>	No
<b>Offers Job Protection</b>	Yes
<b>Required?</b>	Federal Requirement
<b>Description</b>	Allows employees who have worked for at least 12 months for a private company with 50+ employees in a 75-mile radius up to 12 weeks off in a 12-month period to bond with a new child, to care for themselves or a family member with a serious health condition, and for certain needs related to military service.

### AMERICANS WITH DISABILITIES ACT (ADA)

<b>Paid Time Away from Work</b>	No
<b>Offers Job Protection</b>	In some cases
<b>Required?</b>	Federal Requirement
<b>Description</b>	Requires employers with 15+ employees to provide reasonable accommodation (which could include additional leave time) to qualified job candidates and employees with disabilities (physical or mental impairment that substantially limits one or more major life activities). Job protection may be provided depending on the situation.

### WORKERS' COMPENSATION (WC)\*

<b>Paid Time Away from Work</b>	Yes
<b>Offers Job Protection</b>	Depends on the state
<b>Required?</b>	State Mandated (most states)
<b>Description</b>	Employees receive medical bill payment and income replacement for work-related illnesses or injuries.

### PAID FAMILY AND MEDICAL LEAVE (PFML)\*

<b>Paid Time Away from Work</b>	Yes
<b>Offers Job Protection</b>	Depends on the state
<b>Required?</b>	State Mandated (not all states)
<b>Description</b>	Replaces part of an employee's income while on leave to bond with a new child, care for oneself or a sick family member, or respond to certain other qualifying events. PFML is required by law in some states, and in other states, the employer may choose to offer these benefits to employees on an optional basis. Job protection may be provided depending on the state.

## SHORT-TERM INCOME PROTECTION BENEFITS

**Paid Time Away from Work** Yes

**Offers Job Protection** No

**Required?** Employer Sponsored or Individually Purchased

**Description** Replaces part of an employee's income if unable to work due to illness, or injury. This can include time needed for pregnancy-related conditions and to recover from childbirth (not inclusive of bonding). An employer may offer these benefits, while some states require employers to provide them by law, and additionally, employees can opt to buy an individual disability policy directly from an insurance company (also known as Short-term Disability insurance).

## PAID PARENTAL LEAVE (PPL)\*

**Paid Time Away from Work** Yes

**Offers Job Protection** No (generally)

**Required?** Employer Sponsored and/or Jurisdictionally Required

**Description** Gives a certain period of time to bond with a new child (in most cases, includes biological, adopted or foster). This gender-neutral policy is offered by some employers and is required by law in certain states and municipalities.

## PAID SICK LEAVE (PSL)\*

**Paid Time Away from Work** Yes

**Offers Job Protection** In some cases

**Required?** Employer Sponsored and/or Jurisdictionally Required

**Description** Offers time off for non-work-related illnesses or injuries. PSL may be provided by the employer as a company benefit, and in some states and municipalities, is required by law.

## PAID TIME OFF (PTO)

**Paid Time Away from Work** Yes

**Offers Job Protection** No

**Required?** Employer Sponsored

**Description** Provides employees time to be used for vacations, sick days and personal reasons.

\*These leaves may overlap with FMLA or other unpaid leave laws.

## Additional Benefits/Programs

There are additional benefits/programs that are important to consider as they may also be applicable for an employee during their leave.

### ACCIDENTAL INJURY BENEFITS

Cash benefit paid for a covered accident; payments are made in lump sums; funds can be used however employee chooses (also known as Accident insurance).

### CRITICAL ILLNESS BENEFITS

Cash benefit paid for a covered serious illness; payments are made in lump sums; funds can be used however employee chooses (also known as Critical Illness insurance).

### HOSPITAL CASH BENEFITS

Cash benefit paid for each day in the hospital; funds can be used however employee chooses (also known as Hospital Indemnity insurance).

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Confidential counseling and referral service for employees and their dependents.

**LEARN MORE ABOUT HOW TO MAKE BENEFITS AND LEAVES WORK BETTER.**

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