## **Empowering Parents**

Parental Leave Planning Insights Supported with Digital Tech Solutions

August 6<sup>th</sup>, 2025 1:30 – 2:30pm



### **Today's Speakers**



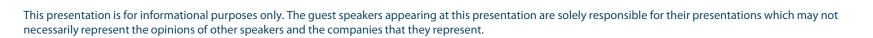
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### **Agenda**

O1 | Current state of parental leave in the workplace

What digital leave planning tools should provide

02 Understanding the needs of expecting parents

Measurable benefits and business impact

O3 Challenges for Employer/

**07** Best practice takeaways

**04** Technology as part of the solution

**08** Q&A



#### Where the U.S. Stands on Parental Leave

When it comes to paid parental and medical leave, the U.S. remains an exception—not the norm

174

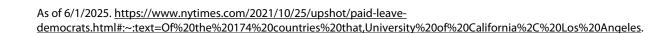
countries offer paid medical leave—and nearly all provide more than four weeks

In contrast, the U.S. offers no federally mandated paid leave for medical or maternity needs—only unpaid, job-protected leave through the FMLA, established in 1993

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countries offer paid leave to new mothers—but only one offers fewer than four weeks

With no federal action, individual states have stepped in, passing their own paid family and medical leave laws



### **How Employers are Stepping Up**

In the absence of federal requirements, many employers are expanding parental leave benefits to stay competitive—and to better support their people

72%



Offer paid maternity leave, most commonly between 7–12 weeks\*

60%



Provide bonding leave, ranging from 2–12 weeks\*

60%



Allow bonding leave to be taken intermittently\*

55%



Have eliminated the "primary vs. secondary caregiver" distinction—moving toward more equitable, inclusive leave policies\*

Employers are recognizing that meaningful parental leave isn't just a benefit—it's a business advantage



<sup>\*</sup>As of 6/1/2025. Marsh McLennan Agency. (2024). Absence, Disability, and Leave (ADL) Benchmarking Report – Spring/Summer 2024. https://www.marshmma.com/us/insights/details/absence-disability-leave-benchmarking-report-2024



### Parental Leave is a Big Moment

Welcoming a child is a major life event—with lasting personal and professional impact

And, with overlapping federal, state, and employer policies, planning leave can be confusing

This is a chance for employers to build trust and support employees when it matters most



#### **What Expectant Parents Really Need**



#### What our research revealed:

Top questions they're asking:



How long can I take leave?



How much will I be paid?



How do I file a claim or start the process?

What they're thinking & needing:

Prefer to plan privately with easy, on-demand tools

Want to understand as much as possible before talking to HR or a manager

Hope to **prepare in advance** — complete as much as possible before child arrives, with an understanding of next steps

#### **Where Parents Get Stuck: Common Confusion Points**

#### What our research revealed:



## Job protection vs. wage replacement

Many don't understand the difference or that one doesn't guarantee the other



#### Stacking vs. concurrent benefits

Overlapping policies create confusion about how benefits interact



#### Who pays for what?

Parents often don't know if their benefits come from the employer, insurer, or state



#### Missed filing steps

Some are unaware that they must file multiple claims—especially for state benefits



#### "It seemed simple at first..."

Many assume leave will be easy to navigate—until they're in it. Then comes the stress and regret they didn't plan earlier



### **Challenges for HR Teams and Employers**





### Managing a maze of leave policies

HR teams juggle overlapping federal, state, and employer-specific rules—often with limited tools



### Staying compliant is a moving target

Evolving state laws make it hard to stay current—and mistakes can lead to risk



### Manual communication slows everything down

HR spends too much time answering the same questions and chasing paperwork



## Inconsistent guidance = employee frustration

When answers vary, trust breaks down—and misuse or missed benefits can follow

### **More Challenges for HR Teams and Employers**



### Keeping everyone aligned and informed

It's hard to ensure employees and managers know where to find the most current, accurate information

### Information overload for HR

Teams want employees
to learn the basics
first—through tools
and brochures—before
reaching out with questions

## Limited understanding of company policies

Many employees struggle to grasp their own company benefits—which adds to the complexity

### How Technology Makes a Difference — for Employees







Personalized



Confidential



Digestible

Brings disjointed information together in one place

Delivers only what's relevant—based on the employee's unique situation and timeline

Supports private planning before the employee is ready to talk to HR or a manager

Translates complex policies into clear visuals and easy-to-follow steps

### **How Technology Makes a Difference – for HR teams**



Manage complexity with structure



Guide communication with confidence

- Too complex to memorize—HR teams shouldn't be walking encyclopedias
- Scattered notes and documents are hard to maintain.
- Structured tools help track policies and requirements reliably

- Clarifies how state and company benefits interact
- Streamlines how leave options are explained to employees
- Ensures consistent, high-quality responses every time



### Where a Planning Tool is not the Best Fit

Scenarios better served by human support or point-in-time processes





Leave types that are best handled at point of initiation/claim submission

Short-notice or immediate leaves



Case-specific details requiring real-time confirmation

- Eligibility changes (employment status, tenure)
- Balance may change if additional leaves are taken before planned leave starts
- Intermittent leave and changes in leave dates after leave starts
- Tool is intended for education—not for final confirmations



Exceptional or complex situations requiring human judgment and support



### What to Expect from a Digital Leave Tool

A well-designed platform should offer:



Interactive planners and estimators



24/7 self-service access



**Smart eligibility checks** 



**Up-to-date content** 



Integrated policy logic



User-first design



### For a Truly Personalized Leave Experience

Top features to look for in digital tools

"What if" scenario modeling

Custom checklists & actionable steps

Educational resources

Filing guidance— or direct submission

Plan for early/late births, extended leaves, or unexpected medical needs Tailored timelines based on the employee's unique situation Parent-friendly content to guide and empower

Step-by-step support, with seamless transition to claim filing when ready



### A Digital Solution in Action: Sample Case Study

Employer ABC is a regional healthcare company, with approximately **20,000** total employees, mainly operating in three states (without mandated PFML), however, they do have some remote workers in all states

#### **Employer ABC had the following challenges:**

Struggled to keep up with all the various PFML offerings

Recently introduced new company-sponsored parental leave options that employees struggled to understand

HR had trouble explaining coordination of benefits



Example for illustrative purposes only. Results are not guaranteed and will vary.

### A Digital Solution in Action: Sample Case Study

In partnership with their carrier, Employer ABC was provided a leave planning tool which also included the company benefits

#### The tool offered:

Simple user input screen - parent selects birth date, job status, location and salary details

Education for the employee about the types of benefits they may be eligible for – and which provide pay or job protection

Personalized roadmap, estimated pay, legal entitlements

Clear to-do list with action items and educational support



### A Digital Solution in Action: Sample Case Study



#### **Tool Utilization:**

Employees per month planning leave



#### **High Completion Rate:**

Users who start the tool finish to see all benefits they have



## Employee satisfaction survey result:

Respondents reported the tool provided info about leave benefits they needed in an understandable way

HR staff reported employees were better understanding new company parental leave and how it interacts with other benefits

#### Employee quote:

"The tool was so helpful for me to better understand what might be available to me, so now I feel like I can discuss better with HR"



### Benefits and Impacts for the Employee





#### Clear understanding of leave options

• Know what's available and how it applies to their situation



#### State-specific benefit guidance

Relevant info based on where they work



#### **Employer-specific plan details**

• Reflects class, union status, and any enrolled voluntary disability plans



#### Confidence before reaching out to HR

• Prepares employees with the knowledge they need—on their own time



#### Stronger satisfaction and trust

• Employees feel supported and valued by their employer



### Benefits and Impacts for the Employer





#### Fewer time-consuming leave inquiries

• Employees get clarity up front, freeing up HR team time



#### Reduced overall question volume

• Self-service tools mean fewer repetitive requests



#### Improved employee retention

Better support leads to stronger engagement and loyalty



#### Lower compliance risk

• Clearer communication helps reduce misunderstanding or confusion

#### **What You Can Do Now**



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Review your current HR process



Identify pain points



**Explore scalable solutions** 



Prioritize user-friendly, confidential tools

How are you supporting parental leave today? What tools are in use?

Where are employees or HR teams getting stuck or overwhelmed?

Talk with your carrier or leave administrator about tech-enabled options

Look for platforms designed with real employee insights and planning needs in mind



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