



Building a Culture of Care

Enhancing Bereavement Policies for Employee Resilience

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Introductions



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Agenda



The State of Bereavement Leave



Culture of Care



Theory in Practice: Creating new bereavement leave policy



Grief Supportive Workplace Initiative



Q&A



The State of Bereavement Leave

The State of Bereavement Leave

Full Bereavement Leave Laws



Oregon: Oregon Family Medical Leave Act (OFLA) requires employers with 25 or more employees to grant bereavement leave up to 2 weeks and within 60 days of the family member's death.

Maryland: Amended its existing Flexible Leave Act (MFLA) to permit employees to use paid leave for bereavement purposes following the death of an immediate family member. The MFLA requires employers to permit employees to use accrued paid leave for bereavement purposes.

Illinois: Employers with at least 50 employees must offer up to two weeks of unpaid leave to be used within 60 days of the death of a family member or a reproductive loss. If an employee suffers the death of two or more family members in a 12-month period, the allotment increases to six weeks.

California: Employers with 5 or more employees, must provide at least 5 days of unpaid leave for eligible employees for bereavement of a family member.

1. This information is current as of 06/28/2024: <https://paidleave.oregon.gov/employers/Pages/default.aspx>.

2. This information is current as of 06/28/2024. <https://mgaleg.maryland.gov/2022RS/bills/sb/sb0275E.pdf>.

3. This information is current as of 6/28/2024. https://labor.illinois.gov/laws-rules/leave_rights_division/family-bereavement-leave-act.html

4. This information is current as of 06/28/2024: https://edd.ca.gov/en/disability/About_the_State_Disability_Insurance_SDI_Program

The State of Bereavement Leave Trends

Illinois Evolution of Bereavement

Illinois first passed the Child Bereavement Leave Act which became effective in 2016 and required employers to provide up to 10 workdays of unpaid bereavement leave to: attend the funeral, or an alternative to a funeral, of a child or to make arrangements necessitated by the death of the child

Effective January 1, 2023, Illinois expanded the law to a full Family Bereavement Leave Act.

The law has been amended to:

1. Expand the definition of family members covered by the Act
2. Include fertility-related losses in acceptable reasons an employee may take leave under the Act.

This information is current as of 6/28/2024. https://labor.illinois.gov/laws-rules/leave_rights_division/family-bereavement-leave-act.html

The State of Bereavement Leave Trends California



Both Full Bereavement and Reproductive loss leave laws:

- Full bereavement: law requires employers with five or more employees to allow employees to take up to five days of bereavement leave upon the death of a family member.
- Reproductive loss leave: As of January 2024, provides up to 5 days leave of absence for employees suffering a reproductive loss event.
 - Defines a “reproductive loss event,” to includes an unsuccessful adoption or surrogacy, an unsuccessful assisted reproduction, or a miscarriage or stillbirth.

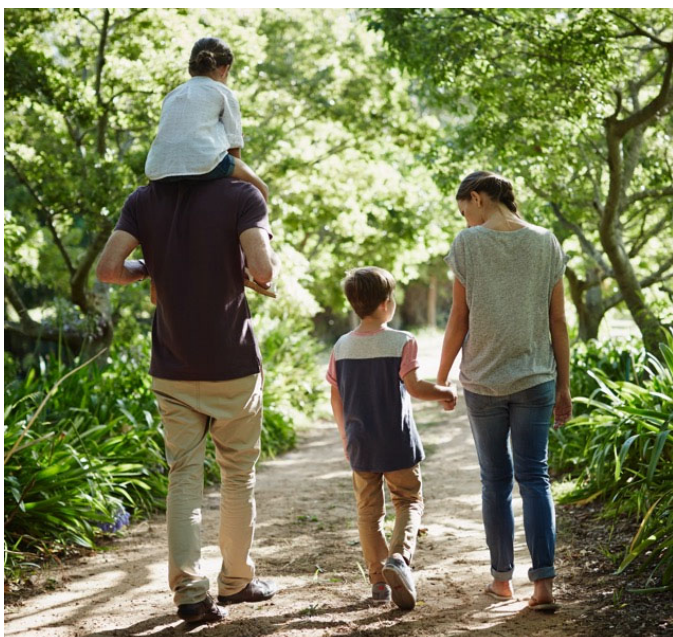


This information is current as of 06/28/2024:

https://edd.ca.gov/en/disability/About_the_State_Disability_Insurance_SDI_Program

The State of Bereavement Leave Trends

Washington



Expanded their PFML program.

- Amended its Paid Family and Medical Leave Act (PFML) to make paid leave available for bereavement under certain circumstances.
- Employees are permitted to take paid leave during the 7 days after the death of the employee's child if they would have qualified for medical leave under the existing PFML law due to their own pregnancy or to bond with the employee's child in the first 12 months after birth or placement.

This information is current as of 06/28/2024: <https://paidleave.wa.gov/find-out-how-paid-leave-works/>.

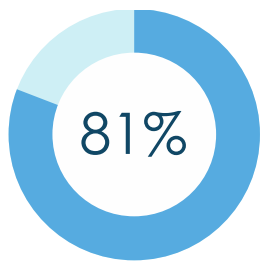


The State of Bereavement Leave Legislative Trends

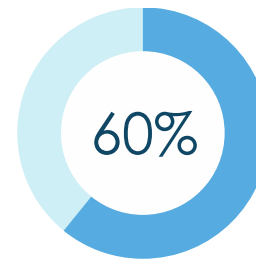
In 2023 & 2024 there have emerged 3 trends in state bereavement leave

- Full bereavement leave
- Reproductive loss leave only
- Expanding existing PFL/PFML programs for bereavement and/or reproductive loss leave.

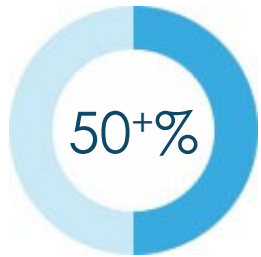
State of Bereavement Leave Employer sponsored plans trends



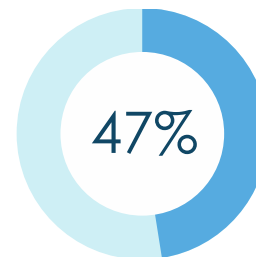
of employers offer a standalone employer sponsored bereavement leave benefit.



of employers allowed less than 1 week of bereavement leave. Nearly 37% allowed between one and two weeks for a defined immediate family member.



of employers allowed bereavement leave for the deaths of extended-family members or loved one.



defined pregnancy related grief as a qualifying event.

Data: IBI 2023 Bereavement Leave Benchmarking Survey, Nov. 2023



Culture of Care

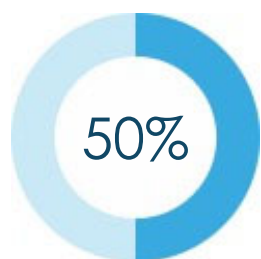


Culture of Care Grief in the Workplace

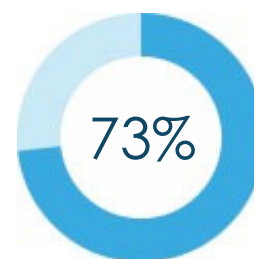
- **More than 2.9 million people die every year in the United States, and 60 million worldwide***
- Impact of these deaths is both emotional and financial on individuals and families
- Support is the protective factor
- Holistic support - creating a grief-supportive workplace

1. Annual Population Deaths by Country in 2023, [database.earth](https://www.database.earth/)

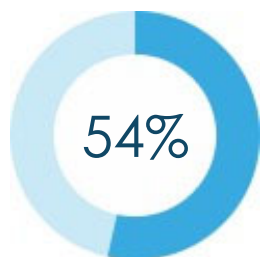
Culture of Care The Employee Experience



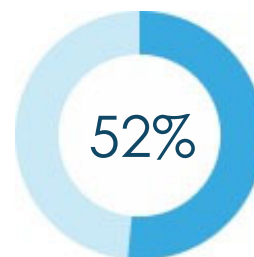
of employed adults are aware their workplace offers grief support and/or bereavement resources with only a third (33%) being familiar with the offerings.



of employed adults think the workplace should provide them time to grieve if they experience the death of a loved one.



of employed adults believe that a workplace should offer at least 5 days for bereavement leave.



of employed adults agree their company's bereavement resources provide information that is culturally inclusive and sensitive.

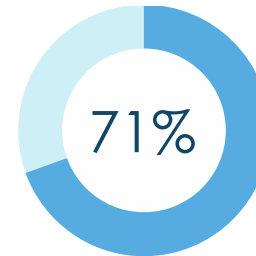
New York Life Foundation, The State of Grief Report, July 2024

Culture of Care: The Employee Experience

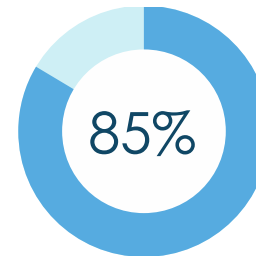


Less than 60% of people feel their company's bereavement policies

- Are culturally sensitive
- Provide enough time and flexibility for grieving people
- Reflect that the company cares about them as a person



71% of employed adults would be interested in voluntary grief support training at work



85% of employed adults would be proud to work somewhere publicly committed to being grief supportive

New York Life Foundation, The State of Grief Report, July 2024

Culture of Care

Improving bereavement policies

- Check restrictiveness
- Define what kinds of relationships are eligible
- Consider increasing amount of time that can be taken and offering flexibility around when leave can be taken
- Understand the grieving process
- Be inclusive of diverse cultural practices
- Make employees feel valued





Theory in Practice

Creating a Bereavement Leave Policy at New York Life



New York Life Insurance Company Company Profile

The largest mutual insurer* in the U.S. With over 23,000 employees and agents, in over 120 offices around the country, we embrace our social responsibility and our impact on our communities.

Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/5/23. For methodology, please see <https://fortune.com/franchise-list-page/fortune-500-methodology-2023/>

Evaluating our Bereavement Policy

Bereavement Leave is a policy that provides paid time off for employees who have suffered a loss due to the death of a loved one.

Bereavement Leave has traditionally had two components:

- The amount of time that is available
- The definition of a loved one

Our review

- Looked at the competitive landscape and current trends in bereavement leave
- Noted the current program was consistent with those offered by most of our peer companies with a few companies offering more generous policies in terms of allotted days and/or definition of a loved one.



Our Recommendation:
**Evaluate changes to our
current Bereavement
leave policy**

Marketplace Trends in Bereavement Leave

Our Review



Valued benefit: Bereavement leave is indicated in surveys as a benefit that is valued by employees.



Length of leave: Across most industries 3-5 days of bereavement leave continues to be the benchmark and there has been little to no movement on this in recent years.



Industry Comparison: A few companies, including Mass Mutual, Facebook and Mastercard offer outlier benefits in either number of days (ranging from 10-20 days) and/or in more flexible definition of a loved one.



Family Member Definition: Most change is in the way “family member” is defined – employers are generally starting to be more flexible versus the historical 3 days for an immediate family member, 1 day for other family members such as aunt/uncle.

Bereavement Policy Considerations

Definition of a Loved One

- The majority of bereavement policies in the insurance industry are tiered providing different benefits based on the loss of different types of people in an employee's life.
- The inherent tension in setting these policies is that once a policy is tiered, it is forced to value different relationships more than others. However, a more open policy requires trust in employees and managers to adjudicate the policy appropriately.

Tiered Policy Definitions

Definition of Loved One	Paid Time Off
Immediate family member: defined as parent, guardian, spouse, significant other, domestic partner, brother, sister, or child	Up to 5 days
Another close relative: defined as grandparent; in-law; parent, sibling or child of significant other or domestic partner; or another relative living in the employee's household	1 to 5 days
Other relatives: relatives not in the previous two groups, e.g. aunts/uncles, cousins	1 day



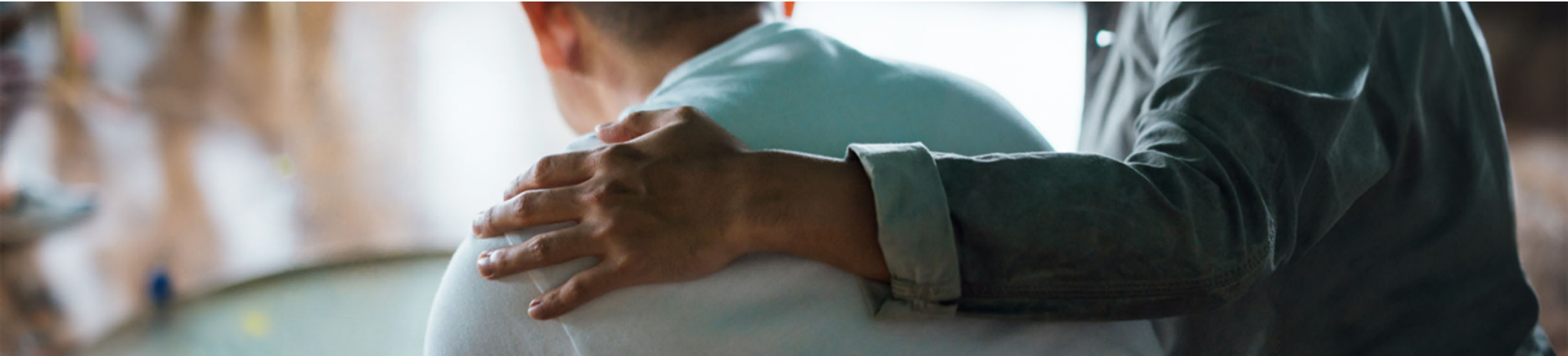
Bereavement Leave Policy Considerations

- Length of leave
- Review your data
- Evaluate costs
- Costs: Not an “extra” if paying employees who are not in the office. If the leaves are longer and require back fill to support those employees who are not on leave, then the costs of the backfill is additive.
 - **Companies who have more open policies, have not experienced any substantial abuse of the policy.¹**

1. Mallick, Mita, Harvard Business Review, It's Time to Rethink Corporate Bereavement Policies, Retrieved June 2024



New York Life Foundation Grief-Supportive Workplace Initiative



The Grief-Supportive Workplace Initiative

- New York Life Foundation's mission is to elevate the conversation around grief and grief support. Helping families in times of grief is at the heart of the Foundation's mission.
- This initiative provides easy to digest, practical information for managers and employees to support one another and companies to support a grief sensitive workplace.

The Grief Supportive Workplace Initiative: An appetite for more support



Internal feedback

- Need more practical resources and communication guidance
- Felt unprepared to support a colleague
- Need for increased awareness of our policies and resources

External feedback

- Lack of bereavement training offered by workplaces
- Standard bereavement policies not sufficient
- Unaware of bereavement support services and resources

The Grief-Supportive Workplace Pledge Commitment

- Understanding of the complexity of loss
 - Nonrestrictive relationships including pregnancy loss
- Offering flexibility
 - Bereavement-specific time off
 - Paid leave
 - Non-linear leave because grief is non-linear
- Ensuring equity
 - Eligibility for everyone with clear and inclusive guidelines regardless of position or tenure



The Grief-Supportive Workplace Initiative

Creating a holistic approach



Education about grief support for the workplace

- Business case module to encourage other companies to become a Grief-Supportive Workplace



Training modules for different audiences and aspects of grief journey

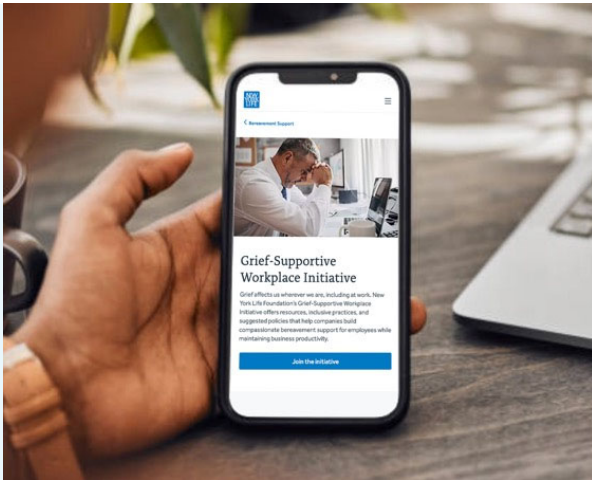
- Navigating grief (for bereaved employee)
- Understanding grief (for managers and co-workers)
- Supporting others in grief (for managers and co-workers)
- When an employee dies (for managers)



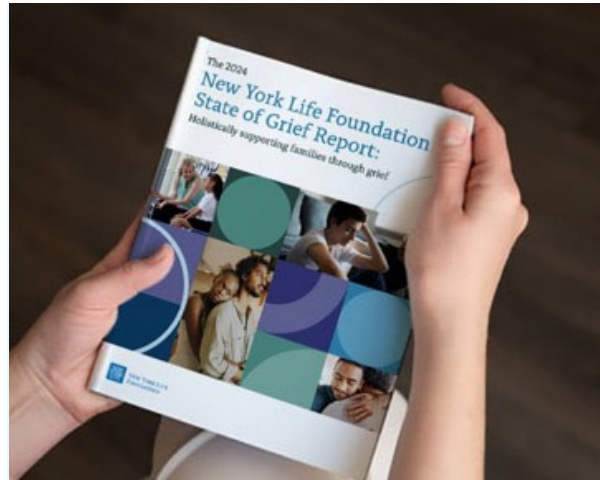
Complementary tangible tools and resources

- Module summaries
- Communication templates including tip cards, condolence cards, email notifications

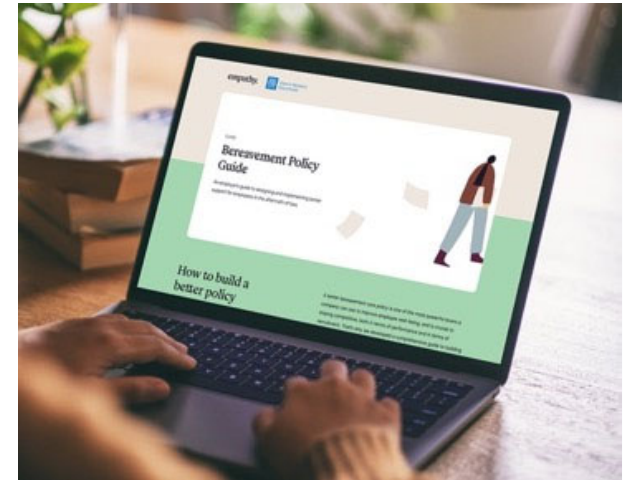
Resources



Grief-Supportive Workplace
[Website](https://griefsupportiveworkplace.com)
Griefsupportiveworkplace.com



New York Life Foundation
State of Grief Report
[PDF](#)



Bereavement Leave Policy
Guide
Co-branded with Empathy
[PDF](#)



Q&A



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