

## SUN LIFE RESEARCH

# *In their shoes:* How to help employees navigate a leave of absence through empathy and information

For an individual employee, taking a leave of absence is anything but routine. There are a lot of steps to confidently manage time away from work, and emotions can run high as an employee copes with a potential life change. Sun Life conducted numerous interviews to understand what it's like to be an employee on a leave of absence, and ways everyone in an employee's support network can help make absence easier.

### Top 5 employee insecurities, in addition to concerns about their own health or the health of a loved one



- 1 Not understanding the process for requesting an absence, what their benefits will provide them, or what happens next
- 2 Fear of losing their job
- 3 Fear of not being able to pay their bills while earning less
- 4 Feeling uncared for by their support network
- 5 Conflicted about taking the time they need and worried about putting pressure on co-workers

### Employee absence support network



- Friends, family
- Treating medical provider
- Manager/Supervisor, co-workers
- Human Resources
- Insurance Case Managers, Vocational Rehabilitation Consultants and Accommodation Consultants

### What employees crave from their support network



- Clarity
- Empathy
- Confidence
- A Plan

About the interviews: Employee participants work for a wide variety of employers around the country at companies that have at least 50 employees. They are a mix of gender, ages, job types, and income levels. During the study conducted by Conifer Research in June through August 2019, participants were currently on leave or had returned to work within the last 3-6 months. Participants had a wide variety of insurance carriers although none were Sun Life.

This information is not intended to provide and should not be interpreted as legal advice. We recommend that you consult labor and employment counsel.

# Planned versus unplanned absences

An employee may need to request an absence for a continuous period of time, for a reduced schedule, or they may need to take time intermittently depending on their situation. The reason for the absence request may be for their own serious health condition or to care for a loved one. While many absences can be scheduled in advance with ample time to plan, like recovery from child birth and bonding or planned surgeries, employees who have unplanned absences due to injury, illness or family concerns, can find their lives wholly disrupted without warning.

## Planned leaves are more within an employee's control

- ✓ discretionary
- ✓ anticipated
- ✓ personally beneficial
- ✓ organized
- ✓ strategic



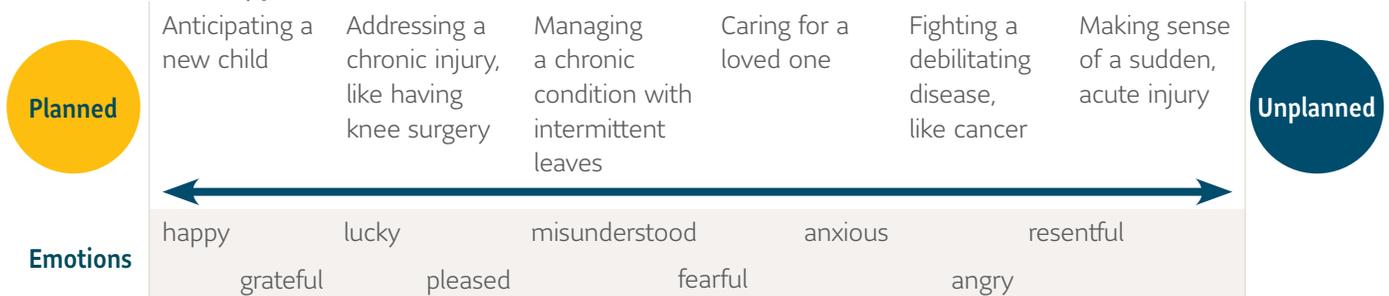
## Unplanned leaves are not

- ✓ unavoidable
- ✓ shocking
- ✓ disruptive
- ✓ unwanted
- ✓ unexpected



**Employees who have more control over their absence tend to feel more positively about the experience than those who are reacting to a crisis – consequently, they have different needs**

## Common leave types



# Planned absences



## Anticipating a new child

### Learning

How employees learn about the benefits available to them

Employees begin learning about leave before they are even expecting, often from casual conversations with friends and co-workers

Months before the child arrives, employees consult with their HR department to get detailed information about their benefits and they have their partner do the same

Through past experience and conversations with their managers, employees determine the cultural norm for parental leave at their place of work

### Focus

What employees concentrate on during leave

Employees want to **bond with their new baby** and **develop their new parenting skills** without competing, work-related obligations

**Making decisions** with their partners that will affect their new family unit, such as budgeting and day care logistics

**The bittersweet nature of their leave;** undivided time with a child is precious, but can be physically exhausting and sometimes boring

### Needs

Types of support employees require during leave

**Assistance understanding the financial ramifications** of the leave choice they are making BEFORE taking the leave, not after

A supportive work culture that normalizes **taking parental leave without guilt**

**Reassurance** that after the leave, they will have some flexibility in their work schedules to tend to the unpredictable nature of parenting

### Expert commentary from Mary Lou Byrnes Director, Short-Term Disability/Absence Claims:

Maternity is the most common absence and is unique to each individual. When employers create an environment that offers parents time to adjust to their expanded family and new demands, they set the stage for a successful transition to work. At Sun Life, we provide caring guidance and support to new parents as they reenter the workplace following childbirth and bonding. When all three parties work together, new parents are effective in managing multiple responsibilities at home and work, while employers realize increased productivity and reliable results.





## Addressing a chronic injury

### Learning

How employees learn about the benefits available to them

**When surgical treatment for their chronic condition is unavoidable,** employees reach out to their employer and/or insurance company to begin learning about their benefits

Employees gather information about benefit options and **begin to calculate and balance** the best timing and how far they can stretch their finances and responsibilities

Treatments often involve continued physical therapy or more than one surgery. Employees are more knowledgeable about the process the next time and **use their prior experience to gauge and plan a better leave**

### Focus

What employees concentrate on during leave

**Successfully managing** their surgery and rehabilitation to better their physical condition for the future

**Relaxing and mending away from work stressors,** knowing that their employer understands

**Working towards healing within the estimated time frame** set by their doctor to meet their physical and financial goals as well as their employer's expectations

**Monitoring and assessing** their recovery, and the disability claims process, to better plan any similar leaves in the future that might be needed to treat their condition

### Needs

Types of support employees require during leave

Employees need to get as much **specific information about their individual situation as early as possible** to be able to properly plan for their leave

Help understanding **how their health and leave benefits may interact** if there are multiple stages involved in their treatment

Employees need a clear **understanding of when to start the claims** process and when to expect their first payment

Assurance that their **employer and insurance company are aligned** with the plans they have made for their leave

### Expert commentary from Carrie Bibens, Director, Clinical, Vocational and Accommodation Services:

As employees heal from having surgery, they may require accommodations – either in the form of equipment or a reduced work schedule – in order to return to work healthfully. Also, you may have employees who are not asking for a leave of absence yet, but who may benefit from ergonomic equipment like sit-stand desks that can improve their work satisfaction and productivity. Sun Life's Absence Management Solutions are available with service options that help you manage ADA Accommodations.





## Managing a chronic condition / intermittent leaves

### Learning

How employees learn about the benefits available to them

Either the **employer notices** continued absences and steps in to set up FMLA leave, or an employee's **doctor recommends it**

Employees **wish they would have learned about intermittent FMLA earlier**, because it fits their needs for taking time off

Employees become more **knowledgeable about FMLA over time**, with experience filing paperwork each year

### Focus

What employees concentrate on during leave

**Taking time to stabilize their chronic health condition while on leave.** The goal isn't full recovery; instead they want to reset and get back to work and recover as best as possible

**Giving themselves permission to miss work** when needed, either for planned treatments or unplanned flare-ups of their condition

**Setting the groundwork for taking time off in the future** by making sure all the documentation is in place to allow them to take leave as needed

### Needs

Types of support employees require during leave

**Trust from others** that their medical condition actually prevents them from being at work; medical leave is not a choice or a vacation

**Early education of how FMLA can apply to chronic conditions**, before they have exhausted vacation and sick time to deal with their condition

**To be recognized by their insurance company** as having a chronic condition that requires ongoing paperwork

**Streamlined process for renewal** of their FMLA status with minimal paperwork if their condition has not changed, and timely notifications when the renewal period is approaching

### Expert commentary from Sheila Weiss, RN, AVP, Claims and Clinical Services:

Chronic conditions are tricky to manage and may fall into both planned and unplanned absences. Sun Life's Integrated Absence and Disability Consultants stay in close contact with individuals who have complex or unclear diagnoses like migraines, diabetes, or Crohn's disease. We build relationships with these individuals and leverage the expertise of our clinical and accommodation consultants to find ways to assist them in staying at and returning to work, while getting the care they need. In addition, for employers who have Absence Management Solutions with Sun Life, employees can track their intermittent time through their online account with us, down to the minute if applicable, so they remain well informed of where they stand relative to lost time as a whole.

**Tip!** Among the tools and resources that you provide to employees taking an absence, employees can use their online Sun Life account to submit an integrated disability and absence claim. They'll receive information on all the disability and absence benefits they're entitled, how much they'll receive, real-time status of their claim, along with action steps to help them stay organized. All of this can be managed in advance of an event so that the employee knows what to expect and can focus on recovery.

**Tip!** Employees who request a leave of absence are often anxious about what to expect and how their lives will change. At Sun Life, we can refer employees to your Employee Assistance Program at claim intake and during conversations, to provide a timely resource to help manage their mental well-being as they go through what could be a life-changing experience.

# Unplanned absences



## Caring for a loved one

### Learning

How employees learn about the benefits available to them

Initially, employees expect to need to use their Paid Time Off (PTO) and sick time to cover their time off work. They worry about what will happen if they need time off beyond their PTO

Employees learn about taking FMLA leave for caring when they explain the situation to their manager and tell them they need leave from work

Employees wish they learned earlier about the intermittent FMLA option. It eases their worries about having time to spend with loved ones in the future

### Focus

What employees concentrate on during leave

**Caring for their loved one**, being present for tests and therapy, doctor's updates, and being a part of medical decisions

**Supporting other family members** who are also under stress from the situation

**Taking time for themselves** to recover from their own reaction to the stress of the event

**Concentrating on the situation** and not worrying about their responsibilities at work or worrying about their job being there when they return

### Needs

Types of support employees require during leave

**Recognition** that the employee is dealing with an overwhelming, stressful situation and they may be truly unable to work at this time

**Guidance** to understand that **FMLA applies for a sick family member**, not just newborn infants

**Early education** about intermittent FMLA to ease their concerns and help them see how they can continue to take time off to meet caregiving needs in the future

**Minimal interruption** during the leave, since the employee's goal during leave is to focus on the loved one without any distractions from work

### Expert commentary from Sheila Sokolski, AVP Product Marketing:

If weathering a pandemic has taught employers anything, it is that it is not enough to be prepared. You need to embrace the unexpected to keep your business productive. The number of paid and unpaid Federal, State and Local leave laws that employers manage today, on top of coordinating these benefits with their own leave programs, is complex and ever-changing. In this current and future environment, employers can be concerned about compliance and their ability to support employees and retain talent. Sun Life brings creative solutions to employers of all sizes to meet them where they are in managing employee leave programs.





## Fighting a debilitating disease

### Learning

How employees learn about the benefits available to them

**Employees receive their diagnosis**, then learn about their options for leave while they are still in shock. They may initially think they can use Paid Time Off to cover time off work

They use their doctor's estimate to plan leave, but need flexibility because **every person's reaction to treatments, like cancer treatments, is different**

In preparation for their leave, employees want to **work as much as possible to keep their vacation and sick time intact**

Employees realize that they must work minimum hours or **they will have to pay out of pocket for health insurance**

### Focus

What employees concentrate on during leave

**Struggling to accept** the devastating diagnosis and the possibility that they will not recover

**Dealing with the pain and waiting for their body to recover** from surgery, chemotherapy, and radiation treatments

**They long to return to work** and to their normal life and their families, but fear they aren't ready

**Worrying about money** as they deal with expensive medical bills, even if they receive a portion of their pay and cut back on spending

### Needs

Types of support employees require during leave

They are going through an emotional **time right now and need all the support they can get**. Managers and co-workers should check in to show they care

**They need clear answers to ease uncertainty**. How much will they be paid? How long will benefits last? What happens if they need to extend leave?

**They may need additional resources** such as help with transportation, bills, etc., while dealing with treatments

They worry they aren't ready to return to work and that they can no longer do their job. When they do return, they may need a **reduced schedule or a gradual build up to normal duties**

### Expert commentary from Marjory Robertson, AVP & Senior Counsel:

Many employers are unsure of whether and how to communicate with their employee on leave, often because they don't want the employee to feel that they are being pressured to return to work before they are ready. Yet, for many employees, work is a constant in their lives, and they want to maintain some contact during their leave of absence. While there are compliance issues associated with requiring employees to work on leave, it is okay for you to reach out to employees on leave for a variety of reasons. Sun Life gives managers the compliance information they need to help stay in touch with their employees in an appropriate manner under various leave laws.





## Making sense of a sudden, acute injury

### Learning

How employees learn about the benefits available to them

Employees **never expect** to sustain an injury that requires a leave, so they **do not feel compelled to learn** about their coverage before they need it.

Most **know very little** about the benefits available to them: whether they have Short-Term Disability, and if so, when it kicks in, how to file a claim, and the percentage of their pay it will cover. Learning is difficult when information is not clear, concise, and timely

Employees who did not select Short-Term Disability or did not choose to buy up may feel **deep regret and frustration** that they were not better informed. Those who did, are **pleased with their decision**

### Focus

What employees concentrate on during leave

Employees want to **heal quickly** so they can meet their employers' requirements to **return to work as soon as possible**

Without prior knowledge of Short-Term Disability or Workers' Compensation benefits, employees spend a lot of time and energy **worrying about how much they will be paid during their leave**

Employees focus on getting back to their normal activities as soon as they can. **They do not expect that their accident will have long-term consequences** for their well-being

### Needs

Types of support employees require during leave

A very clear understanding of the **financial implications of their leave delivered ASAP**

A speedy claim submission process with **frequent updates**

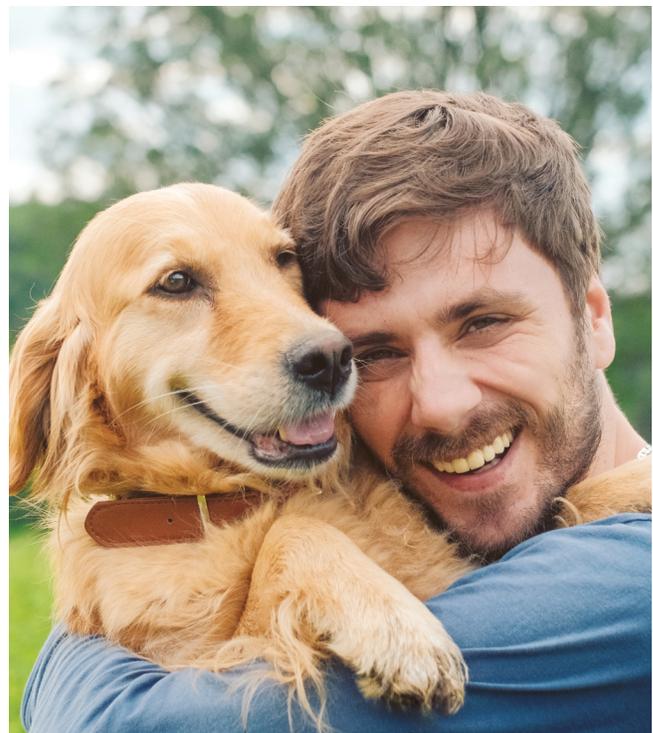
**Immediately accessible resources** to instruct the employee about next steps as soon as the injury occurs, **especially if it is a workplace injury**

Acknowledgement that **employees may not be ready to work at full capacity** as soon as they return, or they may want to **return with accommodations** before they are completely healed

### Expert commentary from Tracy Hamill, MD, Medical Director:

Employees whose lives change drastically overnight require a holistic approach across their entire support system. They may even need assistance from their employer to file their initial claim. In addition to case managers guiding them about how much they'll be paid and for how long, our vocational rehabilitation, accommodation, and clinical consultants create a plan for these individuals as they adapt to a new normal or transition through the healing process. Our case managers also look for indicators of a person's mental well-being when they're on a leave of absence and can offer information about resources, if needed..

**Sickness or accident?** Your employee may also have critical illness, cancer, hospital indemnity or accident insurance. If you think that this is the case, encourage your employee to file a claim.



## How Sun Life uses these insights

We leaned into these insights and supplemented them with employer focus group interviews to improve our Absence Management Solutions and the experience we provide. We listen to our Clients and ideate, prototype and test new solutions as part of our agile development approach to making absence easier.



### Highlights of Sun Life's Absence Management Solutions

- **One state-of-the-art claims systems** means a claim for a single event triggers are related absence benefits, including FMLA, Short-Term Disability, Statutory Paid Family and Medical Leave, and Statutory Disability. This is especially important when more than one absence type is running concurrently.
- **An intuitive digital experience.** With a Sun Life account, your employees can:
  - submit a claim
  - check claim status real-time
  - view action steps
  - upload documents
  - report intermittent time taken
  - report return to work
  - view time used
  - view time remaining
  - view correspondence
  - get on-line education through videos and more
- **One knowledgeable and empathetic case manager** for information about all their absence-related claims with us.
- **Integrated correspondence** written in plain language and available online.
- Ability for employers to include **company-specific leaves** to bring employees and HR a streamlined experience.
- **Customizable reports and dashboards** for HR to have information at their fingertips in order to understand claims data deeply.
- Practical **compliance updates** on a variety of absence and accommodation issues.

#### Sun Life Absence Management Solutions

provide complete administration of federal, state, local, and company-specific leaves of absence with options that support the Americans with Disabilities Act (ADA) and ADA Amendments Act (ADAAA). We fully integrate with the Short-Term Disability, Statutory Disability, and Statutory Paid Family and Medical Leave coverages you have with us.

**Starting today, you don't have to be the expert. Let us help you make absence easier. Talk with your Sun Life employee benefits representative for details about Sun Life's Absence Management Solutions.**

In all states, except New York, Absence services are provided by Sun Life Assurance Company of Canada (Wellesley Hills, MA). In New York, Absence services are provided by Sun Life and Health Insurance Company (U.S.) (Lansing, MI). Absence services are not insurance and are not legal advice.

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