



Disability and absence management

It all starts simply enough — an employee is absent from work. But what happens next can turn a routine absence into a complex, costly claim — one that increases litigation exposure and drains productivity. If this sounds familiar, call our disability and absence management experts today.

At Sedgwick, we know that finding ways to manage employee absences can be challenging and complex. At any point in time, the average large employer is dealing with employee absences related to active Family and Medical Leave Act (FMLA) claims, workers' compensation claims, or other types of absences. We know our clients need help supporting and improving the health of valuable employees and the productivity of the organization in a way that is cost effective, efficient and compliant.

We are the largest full-service third-party administrator (TPA) to offer clients the convenience of one-stop shopping for absence management, including:

- State, federal and municipal leave, military service, company-specific policies
- Short-term and long-term disability, paid family leave, partnership for insured and statutory compliance
- Accommodation requests pursuant to federal, state and municipal disability, and pregnancy

Plus, our state-of-the-art technology means you can access one system to obtain all necessary information along the continuum of an employee absence. This depth and breadth of integrated services makes Sedgwick unique in the market, as most TPAs and insurers can't provide absence, disability and workers' compensation services on an integrated basis. And that can be a real problem for employers, often resulting in increased costs, lower productivity and an increased exposure to employment litigation.

Expert solutions to meet your needs

We believe by creating dedicated client programs, our colleagues can play a key role in helping employers create effective disability and absence management programs. We work closely with clients to ensure we understand every element of their disability and absence policies and procedures, and equally important, the culture of their organizations. That level of customization is not generally available at insurance companies or most TPAs.

Sedgwick provides:

- A single intake solution for all absences including workers' compensation, disability and leave
- 24/7/365 access through our online self-service tool
- Immediate, real-time absence notifications to designated employer contacts
- Automatic generation of a report showing FMLA claims running concurrently with short-term disability or workers' compensation events
- Ability to direct employees to other employer offerings, such as Employee Assistance Programs (EAPs) and wellness options
- Clinically driven claims management focused on facilitating the earliest possible return to work

Advanced technology

Technology is the cornerstone of our approach to absence management. It allows us to identify, track and report our findings and program results. Our proprietary tools provide clients and their employees with 24/7 access to claims information.

mySedgwick

Our self-service tool, mySedgwick, provides:

- Secure, online access to real-time absence information
- Intuitive navigation
- A claim tracker that outlines action items for every step
- The ability to communicate directly with the assigned absence management team
- Access tailored to individual user roles and preferences
- Insights into how employees and their managers engage with the benefits process

smart.ly

Our flexible intake and incident management tool, smart.ly, can be used for:

- Claim and incident reporting
- Automated processing for no- or low-touch claims
- Fast-track claims
- Health check surveys and vaccination tracking
- Reporting and resolution of customer service issues

viaOne

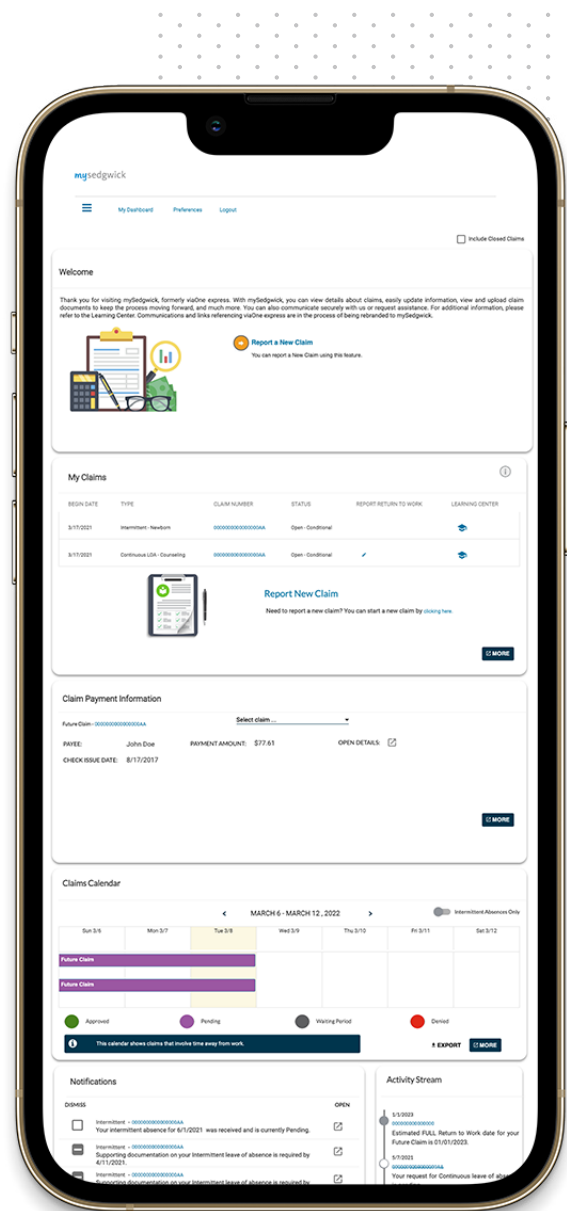
This easy-to-use information hub provides:

- Visibility into all aspects of employee absence
- The ability to track key metrics and analyze absence data from every angle
- Enhanced dashboards and visualization tools
- Standard and custom reporting options for clients
- Options to monitor trends and program performance (by demographic, location, etc.) for informed decision making

Software as a service (SaaS)

Our SaaS offerings can help employers ensure compliance with federal and state leave and accommodation regulations.

- LeaveLink® helps employers expedite requests, administer leaves and track insurance premiums
- ADALink® guides employers through the complex interactive accommodation process





Staying compliant

What's the biggest headache facing employers when it comes to absence management? Many would answer "compliance."

Federal laws governing disability, FMLA and ADA are complex and ever-changing. Imagine an employer faced with a worker who is consistently late or absent. The employer follows HR guidelines regarding warnings and discipline, but when there is no change, the employee is fired. This seems straightforward — right? However, if, prior to terminating the employee, the employer didn't consider some of the relevant employment laws (e.g., FMLA and ADA), the company could be at risk for lawsuits and fines for non-compliance. We help remove the administrative burden and ensure that our clients are aware of the implications of all federal, state and local laws.

What you don't know might be hurting you... and your injured employees

Many employers today have no idea how much disability and other absences are costing their organizations. Research shows that the average annualized federal FMLA utilization rate is about 14.5%. To put this in perspective, consider the following:

- FMLA utilization ranges from 30 to 40 workdays per year for every 100 active employees
- Employers can expect to spend \$50 to \$170 per employee, per year due to FMLA; that translates to more than \$1 million for an employer with 10,000 employees
- Employers that do not track FMLA concurrently with paid disability leaves and/or workers' compensation claims may experience 50% more FMLA days due to lack of coordination.
- Litigation costs can add 10% to the cost burden of administering FMLA

Working with people

We take every step possible to ensure our clients have a strong disability and absence management program that focuses on increased productivity and cost management. However, we also know we are serving people who are, oftentimes, experiencing a major life event. In addition, many employees who file for disability or request leave have never utilized these benefits before, and it can be a scary experience for them. We treat each employee with compassion and respect, and believe we play a key role as an advocate for the overall health and wellness of the individual.

The Sedgwick difference

There are many options for disability and absence management programs today. Our technology, expertise and integrated services set us apart. We work closely with employers to help them enhance their programs and achieve results.

We offer:

- The most flexible system on the market, enabling you to create a customized program for your organization's unique needs
- An integrated approach that shows you the big absence picture
- A single solution with no need for multiple vendor agreements, governance, invoices, technology platforms, or program renewals, allowing clients to focus on overall performance
- The ability to measure the return on investment of a managed absence program
- More detailed information on who will be at work on any given day so you can plan accordingly

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To learn more about our disability and absence management services, contact:

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To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)