



# Why Should You Outsource Disability and Absence Management?

Today, more employers of all sizes are turning to external resources to help manage employee absences. In fact, many are outsourcing their Short Term Disability (STD) and Family and Medical Leaves (FML) administration to the same vendor.

Given that most FML requests are related to an employees' own health issue, centralizing absence management with disability coverage makes good sense and has proven to be a best practice that drives better outcomes. **Is outsourcing right for your company?**

Below are key reasons why employers choose to outsource. If your company is in a similar situation, Guardian® can help — with full-service, integrated disability and absence management solutions whether you are an employer with 50 employees or 5,000+.

## Enhance compliance

The Issues:	How We Help:
<ul style="list-style-type: none"> <li>• Lack of expertise and/or difficulty interpreting and managing FML leaves can lead to DOL<sup>1</sup> investigations and fines, and lawsuits that can be costly and disruptive — regardless of the judgement.</li> <li>• Rubber-stamping leave requests to reduce risk is common, encourages misuse/abuse, and can backfire if an employee has a legitimate FMLA claim after using time towards a non-legitimate FMLA leave.</li> <li>• Increased complexity with and difficulty applying ADA<sup>2</sup> and "leave as an accommodation."</li> </ul>	<ul style="list-style-type: none"> <li>• Tenured, in-house Leave Managers leverage industry-leading software that automatically applies the latest federal and state leave laws.</li> <li>• Services backed by compliance experts and attorneys specializing in absence and disability management laws and regulations.</li> <li>• Comprehensive ADA<sup>2</sup> administrative services available — including management of the certification and documentation process, and clinical/consultative support.</li> </ul>



## Did you know?

More than four in 10 employers now outsource both their STD and FMLA administration — up significantly (175%) from 2012 — and most use a single vendor (86%) to handle both leave types.\*

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## Alleviate the administration burden

The Issues:	How We Help:
<ul style="list-style-type: none"><li>• More time and human resources staff needed to effectively administer leaves.</li><li>• Most employers challenged with coordinating different leave types and especially tracking intermittent leaves.</li><li>• Difficulty ensuring consistency of policies, processes and treatment of all employees in all company locations — which can fuel perceptions of favoritism and discrimination, as well as cause compliance/ legal issues.</li></ul>	<ul style="list-style-type: none"><li>• Seamless, end-to end integration and administration of STD, Long Term Disability, state and federal FML, and company leaves — featuring a dedicated case management support.</li><li>• Real-time notifications throughout process and 24/7 self-service portal to initiate leaves, access status and obtain reports.</li><li>• Eligibility is rules-driven based on current employer specifications, laws and guidelines which keeps them objective and uniform.</li></ul>

## Improve employee experience and productivity

The Issues:	How We Help:
<ul style="list-style-type: none"><li>• Ensuring employees have the tools and support they need during an often-difficult time.</li><li>• Overall impact of lost employee work days — from retraining existing team members and hiring temporary help, to overtime pay and morale issues with other employees.</li><li>• Many employers have no formal return to work policy or program in place.</li></ul>	<ul style="list-style-type: none"><li>• One form/call to initiate FML and STD claim, single medical certification plus employee communications throughout to help them understand eligibility, processes and decisions.</li><li>• Claims and clinical teams (nurse, behavioral health, vocational rehabilitation) co-located enabling integrated problem-solving, and better information-sharing and continuity of care.</li><li>• We evaluate cases holistically, which helps us find the best back-to-work solutions and reduce the length of absences — plus stay at work services can even help prevent absences in the first place.</li></ul>

## Contact your Guardian Group sales representative for more information

**The Guardian Life Insurance  
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\* The 2019 Guardian Absence Management Activity Index<sup>SM</sup> and Study. <sup>1</sup> Department of Labor. <sup>2</sup> Americans with Disabilities Act. Guardian's Group Short Term Disability and Long Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form No. GP-1- LTD07-1.0, et al. GP-1-STD07-1.0, et al. (AZ) GP-1-LTD-15. GP-1-STD-15. (NM) GP-1- LTD-15-NM, GP-1-STD-15-NM. (OR) GP-1-LTD-15-OR, GP-1-STD-15-OR. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America®