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 exposure and drains productivity. If this sounds familiar, call Sedgwick’s 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 has 20% of employees absent from work due to an active Family and Medical Leave (FML) claim, workers’ compensation, or other type of absence request. The impact of unscheduled employee absence on American business has been estimated as much as $74 billion or 36% of payroll. And that's a drain on everyone.

We know our clients need help supporting and improving the health of valuable workers 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 every kind of absence, including:

- Paid time off
- Sick time
- Vacation
- State, federal and municipal leave such as FMLA
- Short-term disability (STD)
- Long-term disability (LTD)
- Military service

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 and lower productivity.

We give you insight to see the big picture on all absences. And, because all of that data is on a single platform, you also receive integrated reports. This includes not just data on the employee, but also aggregate data from the entire workforce. This wealth of data enables employers...
to discover underlying reasons for excessive absenteeism and develop appropriate interventions from wellness to organizational development.

**The Sedgwick Strength**

- **Largest TPA in the nation** – across all lines of business – from workers’ compensation injuries to disability claims administration to absence management services
- **Last year, Sedgwick managed over 1.3 million absence, disability, workers’ compensation and long-term disability claims** – more than any other TPA or many insurance companies
- **Manages over 2.6 million covered lives annually**
- **Provides services for some of the largest employers in America**

Our comprehensive services include:

- Single source for claim solutions: workers’ compensation, STD/LTD, FML, leave of absence, liability
- **24/7/365 customer service**
- **Largest disability and leave provider specializing in highly customized programs**
- **Only administrator offering fully integrated workers’ compensation and disability options on a single paperless system**
- **Over $7 billion in workers’ compensation, disability, absence and liability claims handled annually**
- **Nine national disability and absence management centers of excellence**
- **Over 160 disability and absence management clients, and more than 2,500 colleagues dedicated to disability and absence management**
- **SOC 1/SAS-70 Type II compliant**

**Productivity Improvements**

Sedgwick managed the workers’ compensation program for a large auto manufacturer for several years. In order to find a more efficient operating model, the client turned to Sedgwick to also manage their disability and integrate that program with workers’ compensation. Within a few years, Sedgwick reduced this sizeable employer’s disability and workers’ compensation claims by approximately 1%. What did this improvement mean for our client? About 1,500 employees were on the job instead of away on disability or workers’ compensation, productivity increased, and the company saved millions of dollars per year in related costs.

**The technology difference**

Technology is the cornerstone of our approach to absence management. It helps us identify, track, and report our findings and program results. Our proprietary technology for disability begins with **viaOne®**, a comprehensive suite of web-based tools that lets clients enter, track and analyze any and all of their companies’ claims information. Sedgwick’s **viaOne** technology offers a fully customizable home page that includes a metrics dashboard and the ability to drill down to the claim level.

For your employees who prefer self-service, our **viaOne Express®** state-of-the-art technology enables them to use interactive voice response (IVR) to access and report claims information 24/7 using a secure portal.
Employees can receive information on claim approvals, claim payments, return to work dates, contact information, and other frequently asked questions. This can be thought of as self-service technology supported by a team of experts who are always available to provide assistance and advice. Many Sedgwick technology applications are now available via smart phones and smart tablets, as well as traditional desktops.

What's more, our proprietary technology enables us to identify individuals who have excessive absence and better analyze those patterns. It also enables us to manage all aspects of leave and job retention programs that may be applicable to the employer under federal, state, or municipal guidelines.

**Absence Management in Action**

A school teacher was unable to come to work due to the flu. The employee went to the school's custom view of the Sedgwick viaOne Express® system, keyed in that she would be absent and the reason why. The information was transmitted – in real-time – to the shift supervisor via email and within just a few minutes, a substitute teacher was assigned to teach that day. Sedgwick can provide this level of expertise 24/7/365 for any U.S.-based employees.

**Automated time and attendance**

Clients also see value in our technology's ability to automate time and attendance. Consider what might happen with an employee taking care of an elderly family member. One day that employee is at work and the next day, they are on intermittent FML. This is followed by a longer duration leave of absence and then the employee is back on the job. That leaves the manager or supervisor with considerable responsibilities for appropriately reporting and recording just that one individual's absences. We've worked with our clients so that all the appropriate reporting and recording of absences is conducted on a daily basis. We do all the work so your supervisors can pay attention to other responsibilities.

### Sedgwick Technology Tools

- **Over $6M invested annually on system enhancements for our clients and colleagues**
- **Web-based capabilities for employees and supervisors offer self-service (claim status, payment information, examiner communication, ability to update personal information, and return to work dates)**
- **Clients can view real-time claim data and document images, run reports, add diaries/alerts**
- **Ability to deliver regular reports to various departments, locations, or divisions showing only relevant data**
- **Fully encrypted data with high standards of identity protection**
- **Ability to interface with client systems: advice to pay, payroll, HRIS, eligibility, and data warehouse systems**

### Helping to ensure compliance

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

Federal laws governing disability and FMLA are complex and ever changing. There are always those situations where it seems as if laws are being followed, but problems can still arise.

Consider an employer faced with a worker who is consistently late or absent. The employer follows HR guidelines with regards to warnings and discipline, but...
when there is no change, the employee is fired. This seems straightforward – right? However, if the employer has not taken into account FMLA regulations, the company could still be at risk for lawsuits and fines for non-compliance. A number of large employers have recently been exposed to multi-million dollar lawsuits and fines. Under today’s guidelines, local managers can be held personally and civilly responsible for violating FMLA guidelines. We help remove the administrative burden, so that our clients can be aware and work to ensure compliance with all federal, state, and local laws.

The Sedgwick team

We believe our dedicated colleagues play a key role in helping our clients create effective disability and absence management programs. Sedgwick’s colleagues work closely with clients to ensure they know every element of their disability and absence policies and procedures. That level of knowledge is not generally available at insurance companies or most TPAs.

We have a team of more than 2,500 experts managing claims from nine national centers. Through these experts we provide:

• Single intake solution for all absences occupational, non-occupational and casualty
• 24/7 service center with real time claim intake via voice, web, email, or fax
• Immediate, real time absence notifications to supervisor or temporary staffing agency
• Automatic generation of concurrent FMLA claim upon report of STD or workers’ compensation event
• Ability to channel callers to other employer offerings, such as EAP and wellness

What you don’t know might be hurting you…and your injured employees

Many employers today have no idea how much disability and employee absences are costing their organizations. Research shows that the average annualized federal FMLA utilization rate is 14.5%. When state and municipal leaves are added, that number grows to more than 20%. 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 the FMLA. That translates to more than $1 million for an employer with 10,000 employees
• Employers that do not track FMLA absences concurrently with paid disability leave may experience 50% more FMLA days
• Legal costs can add 10% to the cost burden of the FMLA

What we typically see after just one year of working with our clients is a reduction of unnecessary absences of 15% to 20%. In addition, Sedgwick’s programs provide an educational and sentinel effect – meaning employees better understand what absence management is and how to ensure they follow employer guidelines.

Working with people

We take every measure possible to ensure our clients have a strong disability and absence management program that focuses on increased productivity and cost management. However, we remember we are dealing with people who are injured or need time off for legitimate reasons.
The vast majority of employees on leave have never had a disability or needed to take FML. It is a new and often troubling experience for them. When an employee is injured and on disability, we work closely with the employer and employee. We treat employees with compassion and respect, and believe we play a key role as an advocate for the worker on disability or leave.

**The real Sedgwick difference**

There are many options for disability administration and absence management today. And we believe that when it comes to providing the results employers want, Sedgwick has the solutions needed.

What Sedgwick offers:

- 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 picture when it comes to absences.
- 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 leave program.
- More detailed information on who will be at work on any given day so you can plan accordingly.

Contact us today to learn more about Sedgwick disability claims administration and absence services.

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