

Welcome!

**We'll begin shortly,
but first, a few reminders:**

- **There is no dial-in number** for this webinar. Please use your computer or mobile device for audio.
- If you are experiencing audio or video difficulties, refresh your browser or open a new session.
- Use **Google Chrome**, if possible, for a better overall experience.
- Use the **Q&A box** to ask questions anytime during today's webcast (lower left of your console.)



Absence Management webinar series

COVID-19, Round 2

Leveraging 2020 insights to manage
employee absence in 2021

**Thursday, December 17, 2020
12:00 – 1:00 pm ET**



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2020-113318 (12/22)





Today's webinar qualifies for one professional development credit with SHRM and HRCI

Important:

We will provide you with the SHRM and HRCI codes at the end of today's webinar.



Today's Speakers



Fraser Gaspar, PhD, MPH

Director, Data Science & Analytics



James Venable, JD, SPHR

Vice President, Compliance



Today's Topics

1. FFCRA Update
2. ADA, Return to Work and Safety
3. COVID-19 Claim Trends
4. Claim Management Strategies
5. Q&A



Impact of COVID-19

Changing policies to reflect emerging needs

77% of employers say the pandemic heightened leadership awareness of leave management issues

Changes prompted by COVID-19

	2020 All Employers
Created new/separate COVID-19 policies	87%
Expand definitions within current policies	86%
Increase benefit levels	78%
Waive waiting or elimination periods	78%
Change existing unpaid policies to be paid	77%
Increase benefit durations	77%

Source: Guardian Absence Management Activity Index & Study (2020 Preview)



Organization Impacts

	All Employers
Furlough employees	42%
Elimination of benefits	9%
Reduced contribution	13%



FFCRA Update

Key Events

- The COVID-19 pandemic prompted employers worldwide to make hurried, necessary changes to their business operations.
- Gallup found that in early April, 62% of employed Americans worked from home during the crisis, compared to less than 25% a couple of years ago.



Key Questions

- What precedents did employers set during this extraordinary time, and how could those precedents affect the way we work, think about benefits, and make accommodations in the future?
- Must employers continue with practices established during the pandemic?
- If they don't, what are some possible risks?



FFCRA Expiration is Approaching

What will be the impact to employers

- What is expiring?
- Will unused leave time carry over?
- What happens to employees currently on FFCRA leave?



Possible Stimulus

Threshold: Must do now or is there a better deal in 2021?

- Industry Specific Relief
- Unemployment Extension
- FFCRA Paid Leave Extension
- State and Local Relief
- COBRA Assistance
- Pension stabilization / Ultra-low interest rate environment



Paid Sick and Family Leave

Bipartisan interest in providing reasonable PFML

- Current view given the election
- Policy differences
 - Size of the benefit
 - Mandates vs. incentives
 - Administration and funding
- Family Act vs. Child Tax Credit vs. Social Security
- Effort by largest policyholders
 - Preserve private options
 - Deconflict state and federal programs



Leave and the Future of COVID-19

The pandemic isn't over how should we handle leave

- Ongoing School Closures
 - What leaves are available
 - Do we need separate policies
 - What about flexible work arrangements
- How does temporary policies and leaves change
- Moving to a more business as usual
 - Policies that align
 - Adjust how you work
 - What additional information needs to be considered





ADA, Return to Work and Safety

ADA Accommodations

What impact will COVID-19 have on accommodation requests?

- High risk individuals
- Equipment
- New types accommodations
- COVID-19 and the undue hardship analysis
- COVID-19 poses a unique challenge when determining the appropriate accommodation response
- Typical accommodations may be more difficult to obtain



EEOC Guidelines

1

Employers may take employees' body temperatures or require employees to take their own temperatures.

2

Employers can make disability related inquiries and conduct medical examinations that are job related and consistent with business necessity.

3

Employers can require the use of safety equipment and mandate social distancing in the workplace.

4

Employers may delay the start date of an applicant who has been diagnosed with COVID-19 or has COVID-19 symptoms.

5

Employers may require a note from a health care provider certifying that an employee who had COVID-19 or symptoms can return.

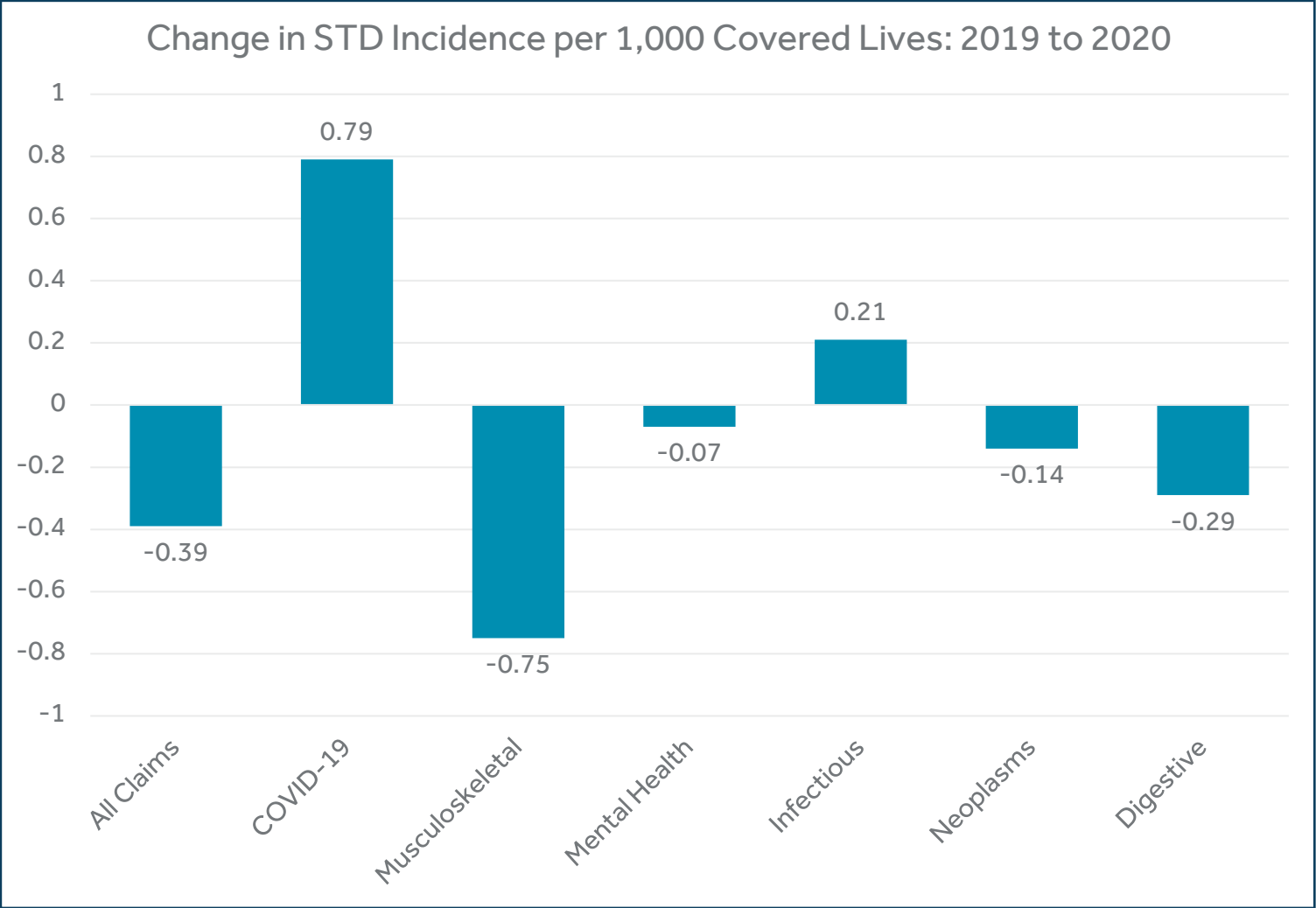
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Employers may adapt or shorten the ADA interactive process to grant a disabled employee's requested accommodation on a long-term or trial basis.



COVID-19 Claims Trends

Overall Claim Incidence Has Decreased

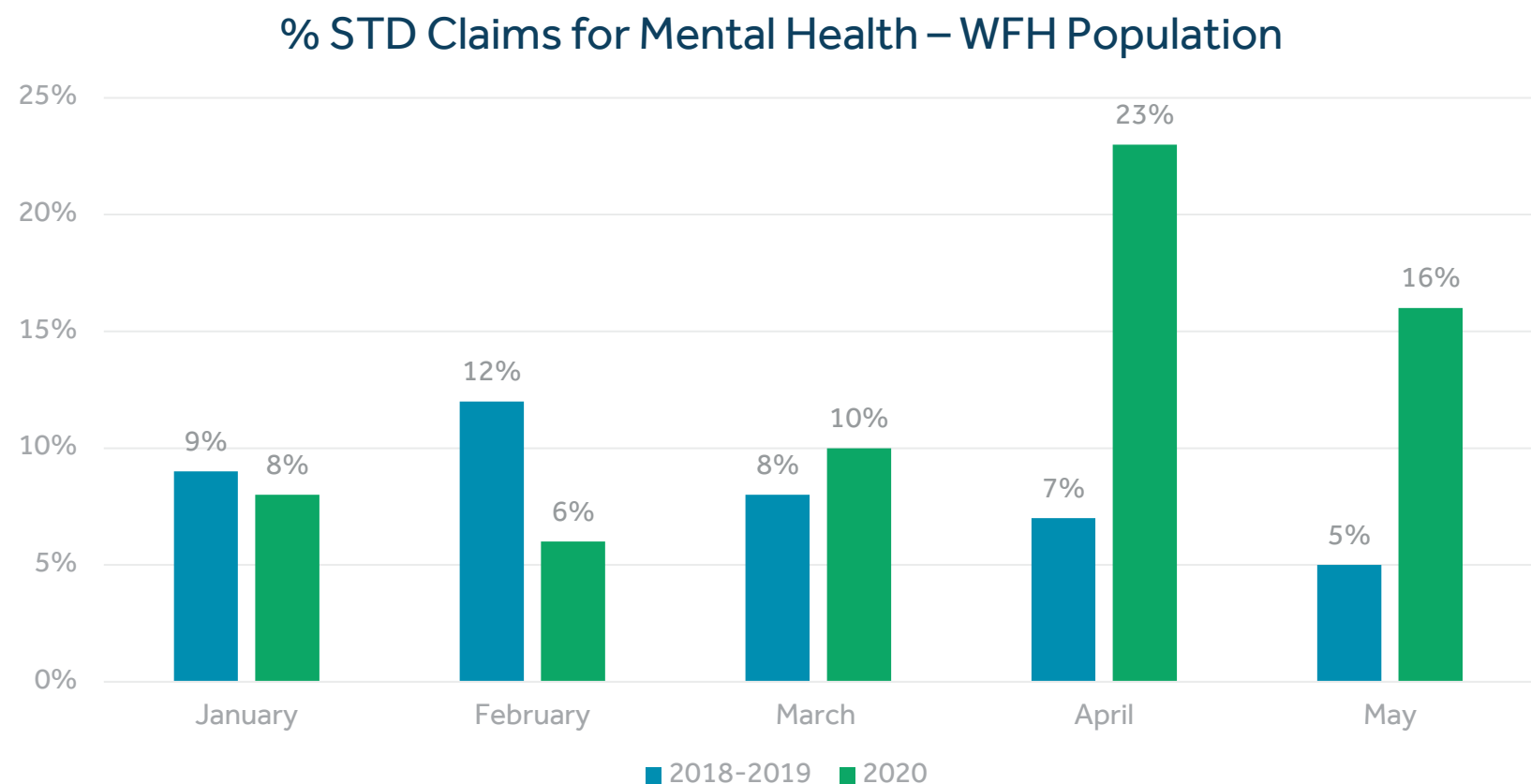


FMLA Claims

Increased 2.18 per 1,000 covered lives

+0.54 own health leaves
+1.25 for family leaves
+0.29 for maternity/ bonding

Some Groups Are Experiencing Increases in Mental Health Claims



Mental health as a percentage of total claims doubled

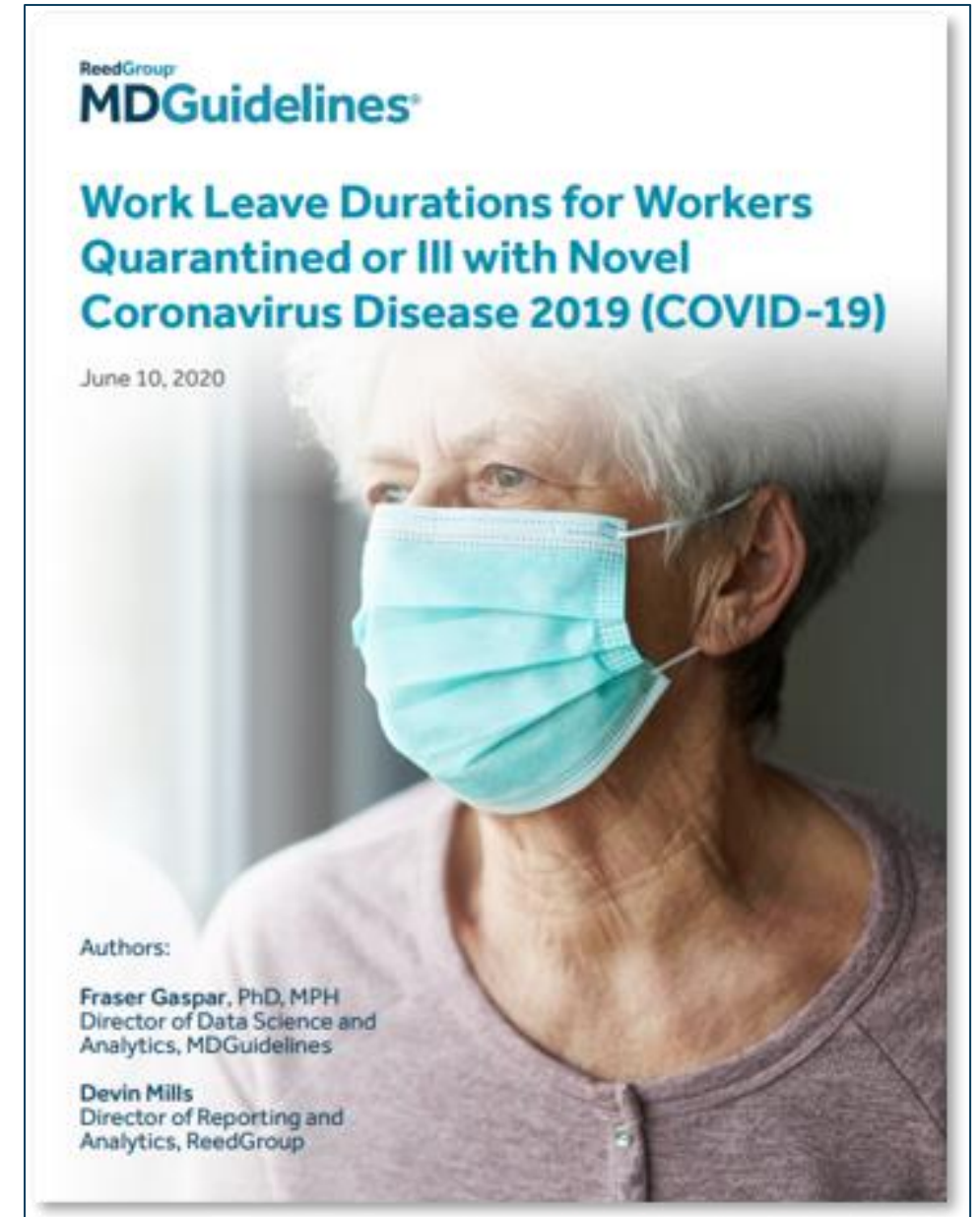
Figure from WorkPartner’s webinar, “Patterns of Time Off, Disability, Workers’ Compensation, and FMLA During the COVID-19 Pandemic Shutdown.” Used with permission.

ReedGroup COVID-19 Durations

Reviewed claim durations from January to November 2020

Claims grouped by:

- Diagnosed with COVID-19
- Suspected COVID-19
- Quarantine due to exposure
- Quarantine due to fear/at-risk

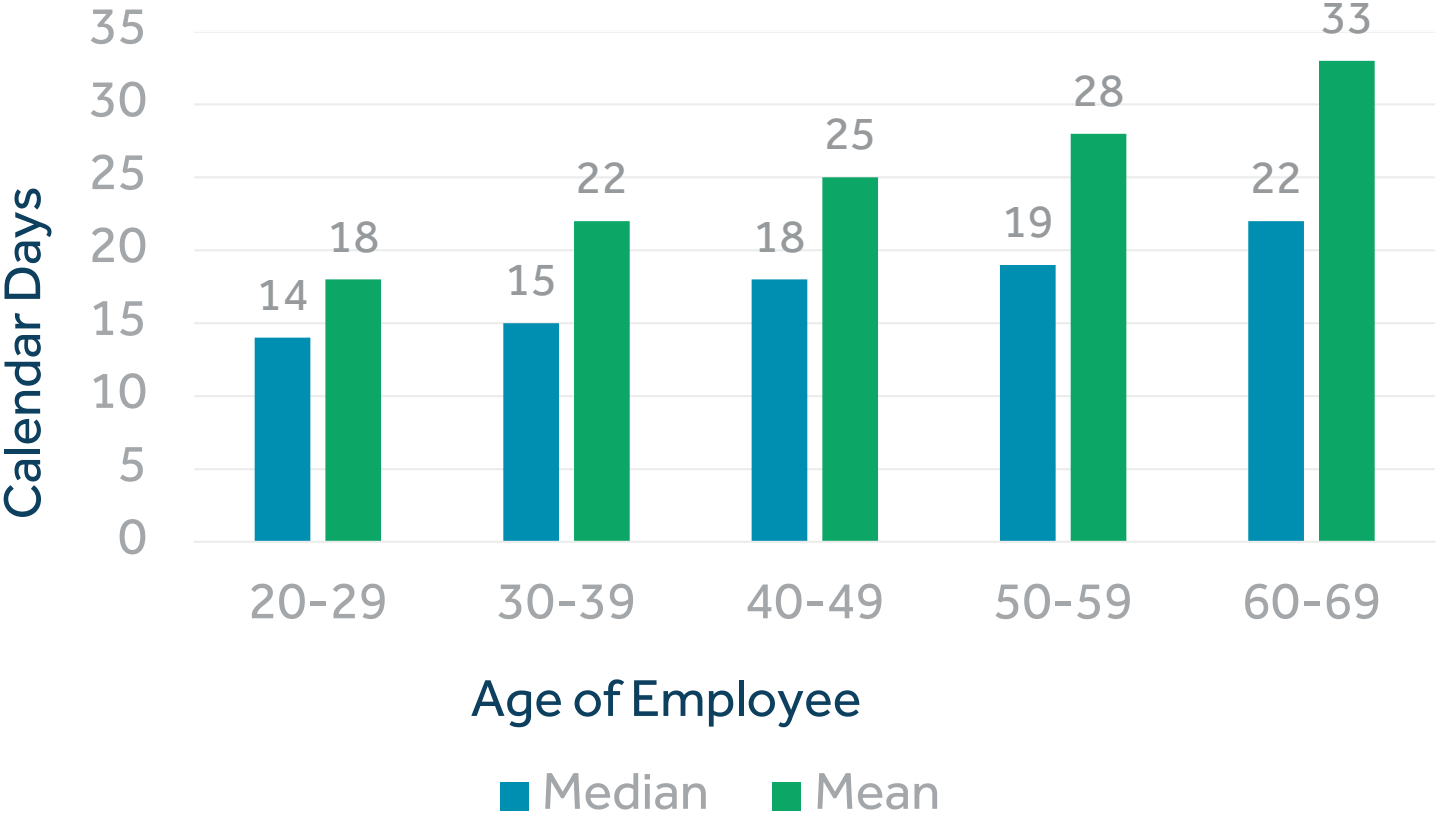


Longest Durations Due to Fear and Diagnosis

	% of COVID-19 related claims	Median Duration (Days)	Mean Duration (Days)	75 th Percentile Duration (Days)
Diagnosed with COVID-19	52%	15	24	26
Suspected COVID-19	6%	14	18	18
Quarantined due to exposure	34%	14	17	16
Quarantine due to fear/at-risk	9%	28	46	65

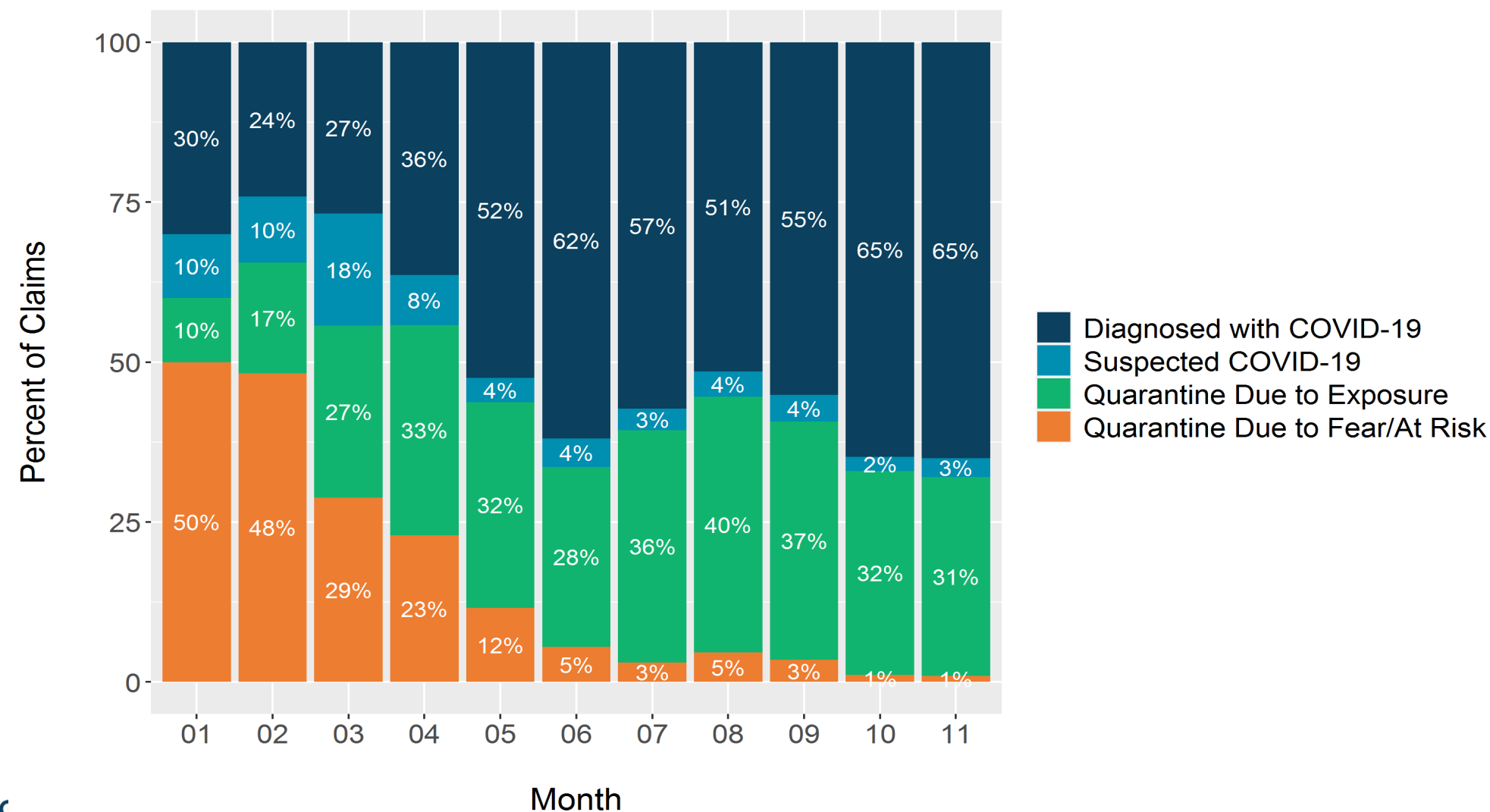


Older Employees Need Longer Leaves



Most Frequent Reason for Employee Leave

"Confirmed COVID-19 diagnosis" replaces "fear"

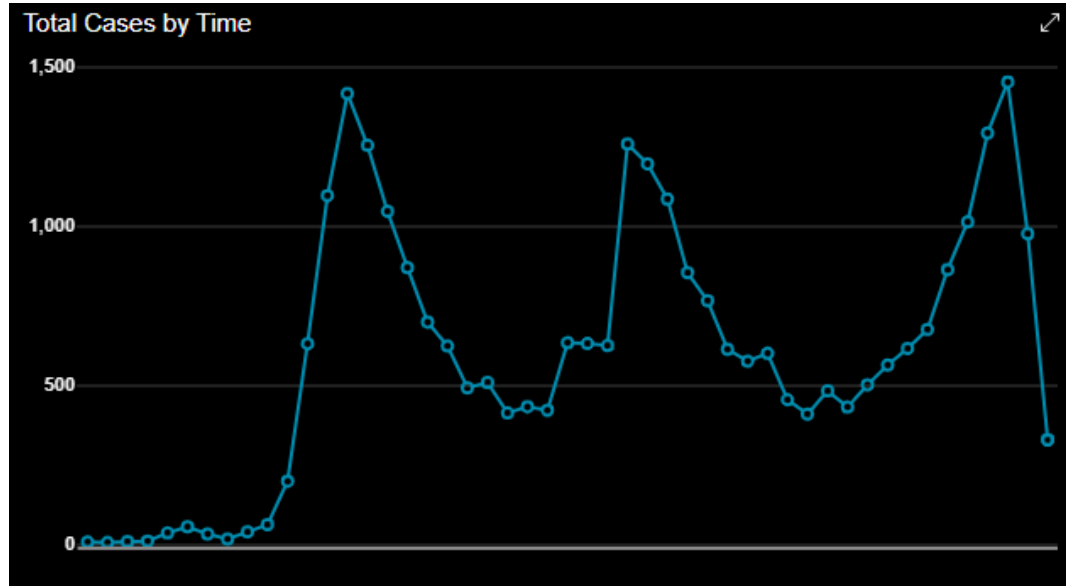




Claim Management Strategies

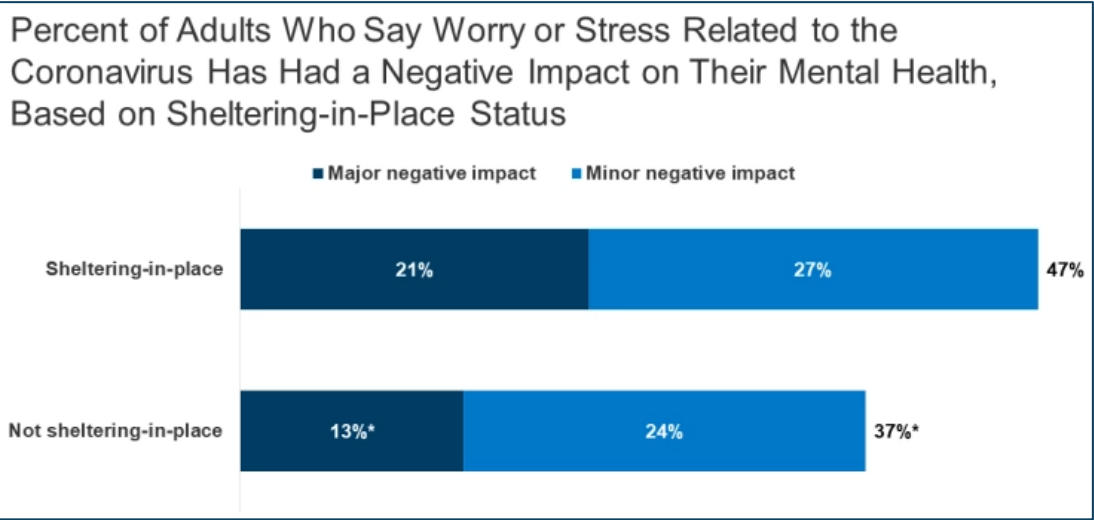
Real-time Reporting

Identifying when and where interventions are needed



Renewed Emphasis on Employee Mental Health

Mental health claims are likely to result from pandemic. Do not lose sight!



Depression Severity	Pre-COVID-19 Pandemic	During COVID-19 Pandemic	Change
Mild	16.2%	24.6%	+8.4%
Moderate	5.7%	14.8%	+9.1%
Moderately severe	2.1%	7.9%	+5.8%
Severe	0.7%	5.1%	+4.4%

Ettman 2020; KFF Health Tracking Poll 2020

Leave Policies Should Follow the Science

- Quarantine period (duration) should follow CDC guidelines
- Testing and treatment should follow guidelines:
- American College of Occupational and Environmental Medicine (ACOEM) COVID-19 guidelines made available by MDGuidelines
- Vaccine comparison coming December 2020
- Masking policies that are appropriate



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ENVIRONMENTAL MEDICINE



Plan for the Various Scenarios

- Build matrices for how to handle the common claim scenarios. Examples:
 - Exposed cannot get test
 - Exposed, tested, waiting on results
 - Exposed and tested positive
- Standardize intake and claims management
 - Is there a state offset pay?
 - What leave benefit applies?
- Clearly communicate the return-to-work process





Questions?

Obtaining your SHRM and HRCI credits

COVID-19, Round 2:

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Value: 1 PDC



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Thank you.