



Voya Leave Management

Product capabilities

For broker and employer use only.

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

PLAN | INVEST | PROTECT




VOYA
FINANCIAL

Voya Leave Management

Employers may find administering their workforce's leave program a complex and daunting subject. In addition to adhering to their own company leave policies, employers must comply with federal and state provisions, as well as constantly monitor pending legislation. Voya Leave Management can give employers tailored solutions integrating leave management services with disability administration and supporting employees during their time away from work.¹

Comprehensive leave solutions

Voya Leave Management offers a high-touch, proactive customer service experience to employees with the following offerings:

	Core offering	Additional offerings
 Federal leave	Family and Medical Leave Act (FMLA) Uniformed Services Employment and Reemployment Rights Act (USERRA)	Federal Accommodations
 Statutory leave	State unpaid leave laws	Statutory Paid Family Medical Leave (PFML) laws
 Company leave		Company-specific leaves i.e. bereavement, parental/bonding, sabbatical

Core offering

Family and Medical Leave Act (FMLA)

FMLA is a federal law providing eligible employees with unpaid, job-protected leave for specific family and medical reasons as well as qualifying events or emergencies for an employee's spouse, child, or parent if they are a covered active-duty military member. This support is part of the foundational Voya Leave Management offering.

Uniformed Services Employment and Reemployment Rights Act (USERRA)

To compliment FMLA, USERRA protects military service members with prompt re-employment in their civilian jobs after they return from duty. Navigating the nuances of this law can be challenging, which is why this service is a staple in our offering.

State unpaid leave laws

Rounding out the offering, our support for state unpaid leave laws can ease employers' administrative burden in managing employee leaves, especially if their organization's operations span multiple states.

Additional offerings

Federal Accommodations

The Americans with Disabilities Act (ADA) is a federal civil rights law that prohibits discrimination against people with disabilities in everyday activities, while the **Pregnant Workers Fairness Act (PWFA)** requires covered employers to make reasonable accommodations for qualified applicants and employees unless they cause an undue hardship. Voya Leave Management provides two levels of Federal Accommodations services. Please note this product does not support state level accommodations.

Level 1: Leave as an accommodation

Our in-house medical and vocational professionals provide handle case intake, information gathering, determination, and employer guidance for scenarios that qualify for leave under Federal Accommodations.

Level 2: Accommodation management (leave and non-leave)

In addition to reviewing any leaves as in level 1, we will handle requests for any accommodations other than leave, such as return to work adjustments (i.e. sit stand workstation).

Statutory Paid Family Medical Leave (PFML) laws

Several states have enacted their own PFML laws and more states are in the process of formalizing their own regulations, which can make the leave landscape challenging for employers. If an employer decides to sponsor their own private plan, Voya Leave Management can assist in navigating the nuances in PFML laws. Administrative Services Only (ASO) plans are serviced at a standard level only, not enriched. Some Fully Insured plans are serviced through ShelterPoint.²

Company-specific leaves

In addition to federal and state level leave requirements, Voya Leave Management can also support approved policies and leaves that are unique to individual employers, such as bereavement, parental or bonding leave, or sabbaticals.

¹ Voya Employee Benefits-offered Short Term and/or Long Term Disability Income Insurance must be purchased in order for leave management services to be offered.

² DBL/PFL Insurance is underwritten by: ShelterPoint Life Insurance Company (principal office in Garden City, NY): SPLDBL114, SPLDB0922

How the process works

Our leave and disability management services are integrated to provide a seamless and coordinated approach to employee absences. Our leave claims process provides employees with a single point of contact, whether they are only going on leave or requesting a leave with disability insurance claim.

An online employee portal is also part of our experience so employees can submit claims at anytime, which can help streamline the leave management process and improve efficiency. Whether employees choose a telephonic or online claims process, they can opt into text or email notifications for claims status updates on the go.

Tell us about your absence

Employees will notify us by phone or online to inform and request your potential leave and or Short Term Disability (STD) claim with us. We will assist claimants by collecting information to start their request, initiate the job protected and wage replacement claims they may qualify for, and explain the next steps.

If a claimant is covered under a statutory plan, we will streamline their experience by submitting their absence information directly to ShelterPoint Life Insurance Company (ShelterPoint), within 1-2 business days. If they qualify for benefits that are managed by another source, claimants will be directed to call those resources directly to ensure they are receiving all applicable benefits.

Review options (within 2 business days)

Claimants will be connected with your dedicated Case Specialist, who will be their single point of contact for their claim and answer any questions they may have for their leave and or STD claim. Within 2 business days of the claim intake, their assigned Case Specialist will call to follow up and review all job protected leaves and wage replacement claims they may be eligible for, as well as provide next steps in the process.

Claims Decision Made (within 3 business days)

The claimant's Case Specialist will continue to gather more information so their claim can be fully evaluated. Once a claims decision is made, their Case Specialist will contact them within 3 business days to explain next steps.

Their benefits will be reduced by other income they're eligible to receive while disabled. This includes, but isn't limited to, any payments they may be eligible to receive or are projected to receive under a State Benefit plan. A complete list description of available benefits, along with applicable provisions, exclusions and limitations, will be listed in their certificate of insurance and any riders.

Return to Work Check In

If their leave is approved and you are away from work, their Case Specialist will contact you approximately one week prior to their anticipated return to work date. The claimant's Case Specialist will verify their return date has not changed. If it has changed, they will advise them of any additional information needed to help ensure a smooth process for their return to work.

Change to Long Term Disability (LTD)

If an employee remains out of work through the duration of the Short Term Disability plan, an update from their treatment provider is needed. Once received, their Case Specialist will move their claim to LTD for review.



Bringing value to your organization

Voya Leave Management helps support both employees and employers during a leave of absence by keeping everyone connected and reducing the administrative obstacles throughout the whole process. Below are just some of the ways that we deliver value to employers and employees.



Employers Can Expect:

- Proactive reach out on the claims decision process.
- Integrated Short Term Disability and leave system updated simultaneously.
- Customizable communications aimed at reducing questions for HR teams.
- Robust online portal and reporting capabilities.
- Education for their employees promoting available resources if applicable, such as Employee Assistance Programs (EAPs) and other health programs.
- Application Programming Interface (API) services available to automate leave decision process with Workday* and other enrollment technology platforms, automatically updating employee profiles. Additional time savings can be experienced if multiple employees are taking and returning from leave.



Employees Can Expect:

- Outreach via phone call to employee and physician within 2 business after receipt of a new claim.
- A single Claims Specialist that handles the entire claims process, even if there is more than one type of leave.
- Regular communication to keep employees informed during leave, including reminders of how much leave is remaining.
- Updates and decisions delivered by phone call, text message, or email prior to sending letter.
- A 24-hour portal that allows employees to get real-time claims statuses and reporting tools on their mobile device, send their Claims Specialist a note and download or upload forms.

* Workday is not affiliated with the Voya® family of companies.

Ready to learn more? Contact to your Voya Sales Representative for more information.

Voya Leave Management services are provided in part by Disability Reinsurance Management Services, Inc.

Insurance products are issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Product provisions and availability may vary by state and employer's plan.

For broker and employer use only.

©2024 Voya Services Company. All rights reserved. CN3415739_0626

210806 210806_061524