

Principal Life Insurance Company

Reducing the Risk, Human Resource Burden and Absenteeism of FMLA

Principal Life Insurance Company recognizes the challenges many employers face when complying with the Family and Medical Leave Act (FMLA). For that reason, we've teamed with FMLASource® Inc., a ComPsych® company, to offer a FMLA solution. FMLASource has been providing expert administration for more than 12 years, and today is one of the largest FMLA administrators with nearly 1,000 client organizations covering nearly one million lives.

Accurately and Consistently Manage FMLA Administration

FMLASource offers a comprehensive alternative to internal FMLA administration that helps minimize FMLA-related business interruptions and costs. FMLASource's staff of HR specialists and attorneys can:

- Help reduce costs and liability risk by providing requirements and eligibility guidance
- Proactively manage the FMLA benefit for the organization and handle administrative tasks
- Provide training and consultations for practical FMLA application
- Coordinate cases from start to finish
- Respond to employee requests, explain company policies and determine eligibility
- Provide guidance on cases and oversee the return-to-work process

Program Benefits

- Seamless, integrated intake process for FMLA requests and disability claims
- Integrated reporting of FMLA and disability claims

- Quick, accurate answers to tough FMLA questions
- Readily-available expertise and consultation for managers/supervisors
- Lower administrative costs and improved efficiency
- Assured compliance with state and federal FMLA regulations
- Decreased liability from the administration of FMLA benefits
- Reduced abuse of the FMLA benefit
- Consistent application of FMLA policies—a key requirement under the law

For More Information

Principal Life is pleased to have FMLASource as part of our national accounts platform. Get the details on how to incorporate these FMLA services. [Contact your Principal Life National Accounts Sales Vice President today.](#)



Meeting FMLA Challenges With Expert Administration

FMLASource has broad expertise in handling the unique FMLA challenges, including intermittent leave, for a variety of industries from manufacturing and retail to health care and services. Regardless of the industry, FMLASource consistently helps organizations reduce absences and costs, while minimizing legal risk.

Case Study #1: Reducing Risk, HR Burden and FMLA Hours

A hospital system with 8,000 employees was experiencing critical and costly staffing issues related to employees out on FMLA leave, litigation risk and an HR staff overburdened with FMLA administrative tasks.

FMLASource:

- Reduced by 86% the amount of HR staff time spent on FMLA
- Reduced costs of lawsuits
- Saved 54,000 annual hours
- Provided an 18:1 ROI

[Download the complete case study here.](#)

Case Study #3: Reducing the Negative Impact of FMLA

A banking institution with 575 employees was experiencing significant levels of FMLA absences, causing staffing problems and overtime costs. Using a fair but rigorous approach, FMLASource significantly impacted absences and costs in just a 12-month period.

FMLASource:

- Reduced approved FMLA request from 99% to 75%
- Saved 10,630 annual hours valued at \$209,517
- Provided an ROI of 10.24:1

[Download the complete case study here.](#)

Case Study #2: Reducing Absences and Saving Money

A trucking and manufacturing company with 17,000 employees experienced business disruptions in scheduling operations and staffing due in part to an exceedingly high approval rate for FMLA leave. While complying with all federal and state FMLA regulations, dramatic reductions in absences and costs were seen.

After 5 years, FMLASource:

- Reduced approved FMLA cases by more than 30%
- Saved 125,723 annual hours valued at \$2,417,653
- Provided an ROI of 10.77:1

[Download the complete case study here.](#)

Case Study #4: Reducing Intermittent Leave

A retail clothing establishment with 9,600 employees comprised primarily of younger staff was experiencing ongoing problems with intermittent leave. FMLASource looked for patterns and trends and actively managed FMLA processes which significantly impacted the percentage of total approved cases.

In 18 months, FMLASource:

- Reduced intermittent approved cases by 37%
- Saved 19,000 annual hours
- Provided a 4.37:1 ROI

[Download the complete case study here.](#)

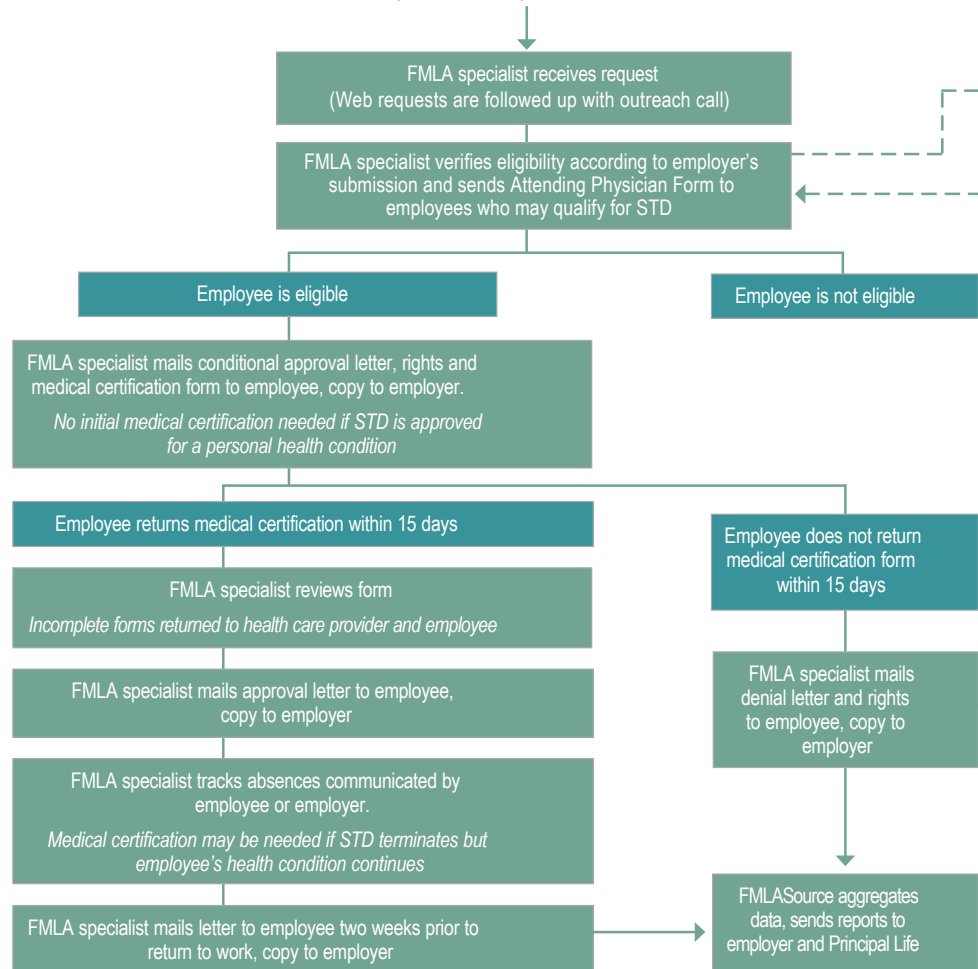


Family and Medical Leave Act and Short-Term Disability Claim Flowchart

Principal Life Insurance Company recognizes the challenges employers may face when complying with the Family and Medical Leave Act (FMLA). That's why we've teamed up with FMLASource® to offer FMLA administrative solutions. Principal Life and FMLASource work closely together.

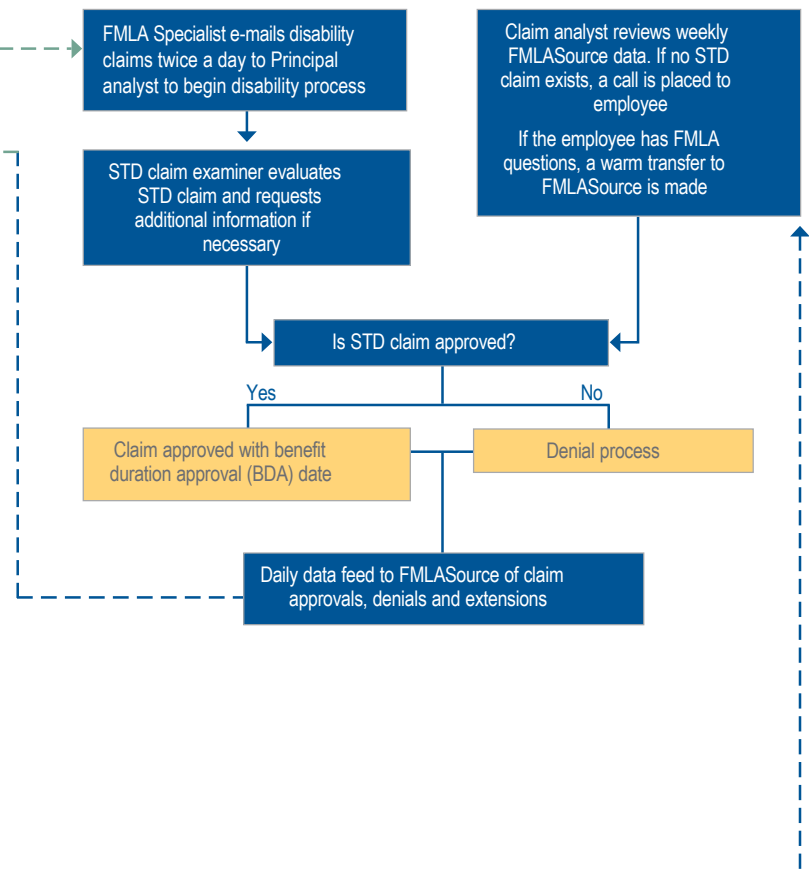
FMLASource notified of leave request

The employee, manager/supervisor or human resource manager identifies a potential need for FMLA leave and contacts FMLASource at 877-734-3652 (877-PFG-FMLA) or FMLASource.com.



Principal Life begins short-term disability claims process

Principal Life works with FMLASource to help employers manage FMLA-related leaves of absence and STD claims. This systematic approach helps ensure employers properly comply with FMLA laws and efficiently track employee absences.



Handling FMLA Intermittent Leave: Ask the Expert

Q. Our organization is experiencing ever-increasing intermittent FMLA leaves, which is hard to staff around. Are there ways to reduce the impact or frequency of intermittent leave while still complying with the law?

A. “FMLA is now the #1 headache for HR, according to a survey conducted by the Employers Resource Association. Those surveyed said their top issue was how to control intermittent leave,” said Jim Brown, senior vice president of FMLASource, a ComPsych company. The source for this study is a 2013 ComPsych survey.

According to Jim, there are a number of ways to help minimize the impact of intermittent leave, without breaking the rules. Here are some general tips.

Set the Right Foundation

- First, make sure the employee is eligible—employers often overlook this step and grant leave to employees who haven’t worked enough hours to qualify. Inform employees of the ramifications of falsifying forms; this can help deter would-be abusers of FMLA.
- Require a full medical certification form and set a deadline for its completion.
- In the medical certification form, ask the medical professional how frequently the employee is expected to take leave, and how often the employee will need to see the doctor for the condition.

Apply Ongoing Due Diligence

- Look for patterns (i.e., employee always out on Mondays or Fridays, or frequent tardiness).
- Monitor the frequency of the employee’s leave and compare it with the medical professional’s expectations.
- If the validity of leave is in question, recertify it and ask the medical professional: “The employee said she had appointments and flare-ups on these dates. Is that consistent with your diagnosis?”
- Get a second opinion on the medical condition to ensure its validity.

How FMLASource Can Help

FMLASource has successfully reduced intermittent leave by as much as 40 percent for employers. A service that reviews, approves, processes and tracks leave requests with the oversight of an expert legal staff, FMLASource helps organizations greatly reduce the amount of absences while protecting against legal action.



What FMLASource Customers Say

“The burden of tracking and approving claims has been lifted off our shoulders. This service has been excellent and they are very knowledgeable about all the legal issues surrounding FMLA. Our employees have also found it easy to work with FMLASource, and communication between the employee, HR and managers has been excellent. I would not want to go back to the days of trying to track and approve our employees’ FMLA requests on our own.”

– **Regional medical center**

“FMLASource does the legwork and the research to make sure the leaves are legitimate ...the total hours of our FMLA leave has gone down.”

– **Major casino**

“FMLASource lightened our administrative burden and took the guesswork out of FMLA for our managers, keeping us compliant.”

– **Manufacturer**

“FMLASource has been in every sense a business partner with us as we outsourced this delicate process. For example, as the regulations recently changed, they worked diligently with us to keep us in compliance and included us in the document revision process. Additionally, they assisted us in developing training for our leaders and employees.”

– **Regional health care provider**

“We felt FMLASource was the only vendor with the comprehensive services necessary to address FMLA, both from a medical and legal standpoint...We have a particular problem with intermittent leave and internally, it’s difficult to challenge the medical reasons behind FMLA leaves. For instance, we are unable to call a medical provider and ask about chronic headaches, asthma and other conditions. Having FMLASource gives us a means to vet absences, and the program is backed by an expert staff of FMLA attorneys and specialists.”

– **Municipality**

“The transition and implementation to FMLASource was seamless and with minimal disruption. This can be attributed to the project management skills provided by our FMLASource account manager. Her ability to work collaboratively while guiding the project and training us as end users was exceptional.

“In particular, I would like to give my highest recommendation to services provided by FMLASource and the short-term disability vendor. The administration of both FMLA and short-term disability as an in-house process was cumbersome and overwhelming due to the detail needed for tracking these leaves. Since engaging the services of FMLASource and the STD vendor to manage these benefits, the process has not only become 100 percent in compliance but we are very pleased to see the potential of abuse minimized. The claim managers I have worked with are not only professional but timely in both responding to my questions and following up with employees. I highly recommend these services.”

– **Large utility company**



PRODUCT OVERVIEW COMPSYCH
GuidanceResources Worldwide



STAY AHEAD of Absenteeism

FMLASource®

THE COMPSYCH DIFFERENCE

- Approval and denial correspondence
- Secure recording and tracking of all employee requests and individual leaves
- Complete documentation for each case
- Oversight of return to work
- Utilization reports of employees on leave, frequency of leave and qualifying events
- Telephonic and Web-based leave requests and status updates
- Integration with ComPsych's full suite of GuidanceResources® services
- Tracking of leave concurrently with disability and workers comp vendors
- Access to FMLA experts and attorneys through a dedicated toll-free number and via Internet for managers, HR and employees
- Training for HR staff and managers/supervisors
- Support for the development of corporate policies and procedures
- ADA leave solutions available

Minimizing FMLA Cost and Liability Through Expert Administration and Consultation

The Family and Medical Leave Act (FMLA) provides employees with an unpaid leave of absence of up to 12 weeks per year for the birth or adoption of a child, for an employee's own serious medical condition, or for the care of a family member with a serious medical condition. And for the care of an injured servicemember, FMLA time off can reach 26 weeks.

While it may seem straightforward to interpret who qualifies for FMLA, most managers and supervisors find it complex—and unfortunately the law places the burden on them to interpret if an employee's circumstance qualifies for FMLA. In addition, the law requires managers and supervisors to be able to demonstrate fair and equal treatment of all employees. Unfortunately, this often results in employer liability for those managers and supervisors who inconsistently manage the FMLA process.


FMLASource,™ Inc., a ComPsych® company, offers a convenient alternative to internally administering FMLA—that greatly reduces an organization's FMLA costs and liability risk. We provide guidance on FMLA requirements and employee eligibility, handle the administrative tasks associated with FMLA, coordinate the FMLA benefit on behalf of the employer and train and consult with employers on how best to apply FMLA. The outcome is fair, accurate and consistent FMLA administration to avoid litigation.

Delivering a Convenient, Reliable Alternative to Internal FMLA Administration

Our staff of HR specialists and attorneys manages FMLA cases from start to finish, shouldering the administrative burden on behalf of the employer. We respond to employee requests, explain the employer's FMLA policies, determine eligibility, track FMLA time taken and document compliance with state and federal requirements.

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FMLA ADMINISTRATION FMLASource®



STAY AHEAD of Absenteeism

With FMLASource®, Employers Achieve the Seven Cs of FMLA Administration

Compliance

- State and federal compliance with the law
- Policy and program consultation to achieve legal compliance

Consistency

- Multi-site administration to ensure consistency in processing federal, state and company leaves

Cost

- Bottom line savings achieved through keeping employees at work
- Eliminates the risk of liability and costs related to legal actions

Communication

- Immediate communication to supervisors, managers and HR of FMLA and leave-related absences to facilitate staffing needs
- Communication of leave-related activities
- Reporting that documents program events and reconciles employee absence information to assist payroll efforts

Coordination

- Concurrent management of FMLA, state, STD and workers' compensation leaves
- Tracking and coordination of all employee policies in the U.S. and Canada including jury duty and military leaves

Customization

- Tailored correspondence to reflect the customer choices under the law

Consultation

- Policy review to maximize the employer's protection under the law

About FMLASource

FMLASource,™ Inc. is a ComPsych® company which offers an alternative to internally administering FMLA that reduces an organization's FMLA costs and liability. A service that reviews, approves, processes and tracks leave requests with the oversight of an expert legal staff, FMLASource helps organizations greatly reduce the amount of absence while protecting against legal action.

CONTACT US
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About ComPsych

ComPsych® Corporation is the world's largest provider of employee assistance programs (EAP) and is the premier and worldwide leader of fully integrated EAP behavioral health, wellness, work-life, HR and FMLA administration services under the GuidanceResources® brand. ComPsych provides services to more than 19,000 organizations covering more than 53 million individuals throughout the U.S. and over 120 countries. By creating "Build-to-Suit" programs, ComPsych helps employees attract and retain employees, increase employee productivity and improve overall health and well-being.

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FMLA Product Overview

Click [here](#) for a description of FMLASource services

7 C's of FMLA Administration

Click [here](#) for an overview of components critical to effective FMLA administration

FMLASource ROI Calculator

www.fmlasource.com

Try this easy-to-use calculator to demonstrate the potential savings a company may gain by using FMLASource.

