

Principal Absence Management

Easily manage employee disability and FMLA leaves of absence

With Principal Absence Management, you can be compliant, be consistent, and be confident



Employee leaves of absence— protecting your business

When an employee takes a leave of absence, there's more to consider than simply your internal processes. You also need to protect your business by maintaining compliance with laws around employee absences, which include:

Disability
leave

Federal leave laws: Family and
Medical Leave Act (FMLA)

State-specific
leave

➤ In fact, anyone who administers disability and FMLA leaves needs to stay up-to-date on:

- Amendments and revisions to federal laws
- 160+ state leave laws
- Definition of a spouse
- Military family leave entitlements
- Americans with Disabilities Act (ADA)

The laws can be complicated, and interpreting them isn't easy. But the stakes are high.

That's why it's important to work with professionals who specialize in this field when it comes to your company's disability and FMLA decisions.

\$78,000

Average cost of defending an FMLA lawsuit—regardless of outcome.¹

\$322
million

Amount of back wages employers paid for lawsuits initiated by the Department of Labor (DOL) in one year.²

More about FMLA

Because of this federal law, companies with 50 or more employees are required to provide eligible employees with an unpaid leave of absence of up to 12 weeks per year for any of the following conditions:

- Birth or adoption of a child
- Employee's own serious health condition
- Care of a family member with a serious health condition
- Care of an injured service member (eligible employees are entitled to 26 weeks of leave)
- Qualifying urgent leave if a family member is on active duty or has been called to active duty

Principal Absence Management — a specialist solution

As an employer, the process for handling employee absences isn't black and white. There's a lot to consider, and you don't have to go it alone. With Principal Absence Management, you have experts on your side to help you administer employee disability and FMLA leaves.

You'll get direct access to:

- 100+ disability specialists
- 150+ leave specialists
- Numerous attorneys
- Single online resource

Your online resource

The Principal Absence Management CenterSM is an online one-stop shop for both employers and employees. Here's what it offers:

- Tracking of FMLA, state leaves, and Principal short- and long-term disability leaves
- Quick, accurate answers to complex disability and FMLA leave questions
- Expert consultation on federal and state leave laws
- Online request, verification and tracking of absences
- Concurrent tracking of disability and FMLA claims
- Detailed reports, including weekly, monthly and quarterly

Two areas of expertise

Imagine having two experts on your team—each dedicated to helping you make disability and FMLA decisions that are fair, accurate and consistent. Each expert has similar responsibilities and focuses on a specific claim type (disability or FMLA). When appropriate, they work together—giving you the best possible outcome.

How can the experts help you?



Disability
experts



FMLA
experts

- Examine and verify eligibility of a claim
- Gather appropriate medical documentation
- Review medical certification
- Consult with employer and employee as needed
- Provide leave decisions
- Develop action plan for return to work

Integrating short-term disability with FMLA leaves

Sometimes, employees with serious health conditions or injuries are eligible for both short-term disability and FMLA. We can work with you—looking at the employee's specific situation—to determine if one or both types of leave apply.

Who's eligible for this service? Companies with:

- 150+ employees
- Principal short-term disability

We can also help with the administration of different types of leave, including the Americans with Disabilities Act (ADA), jury duty, witness duty, bereavement, military duty, personal leave of absence, sabbatical, educational and company-specific paid medical.*

*Available for an additional fee

Advantages to you—taking the guesswork out of employee leaves

Need guidance on a gray area? We'll help you before the problem escalates.

Concerned about an employee, but afraid you'll ask an inappropriate question? We'll give employees the help they need.

Worried about doing the wrong thing? We can help relieve your anxiety.

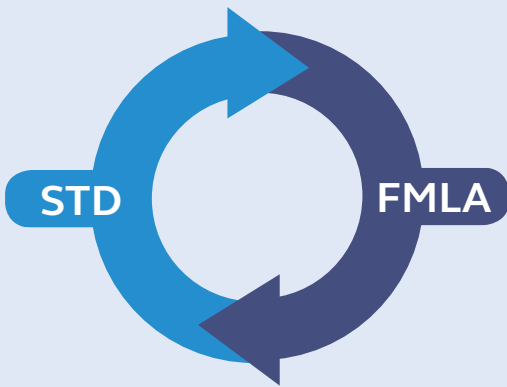


Principal Absence Management can help you:

- › Reduce your total cost of absences
- › Decrease employee time away from work
- › Avoid costly fines, penalties and litigation
- › Treat employees equitably
- › Identify patterns in employee absence

Frequent data sharing

Whether the initial claim starts as FMLA or short-term disability, data is transmitted multiple times a day.



FMLA and short-term disability information is continuously exchanged.

30%

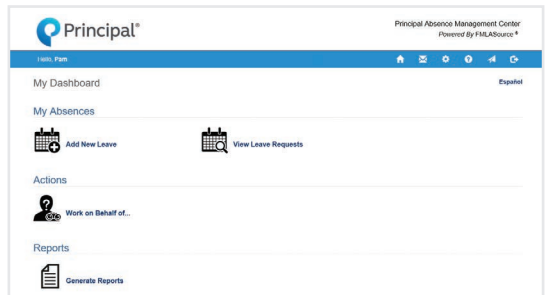
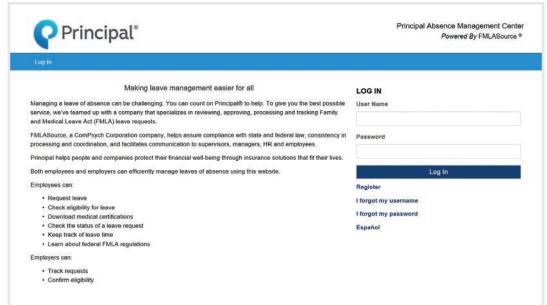
Using a leave administration expert can reduce absences by as much as 30%.³

Using the Principal Absence Management Center

You can log in to:

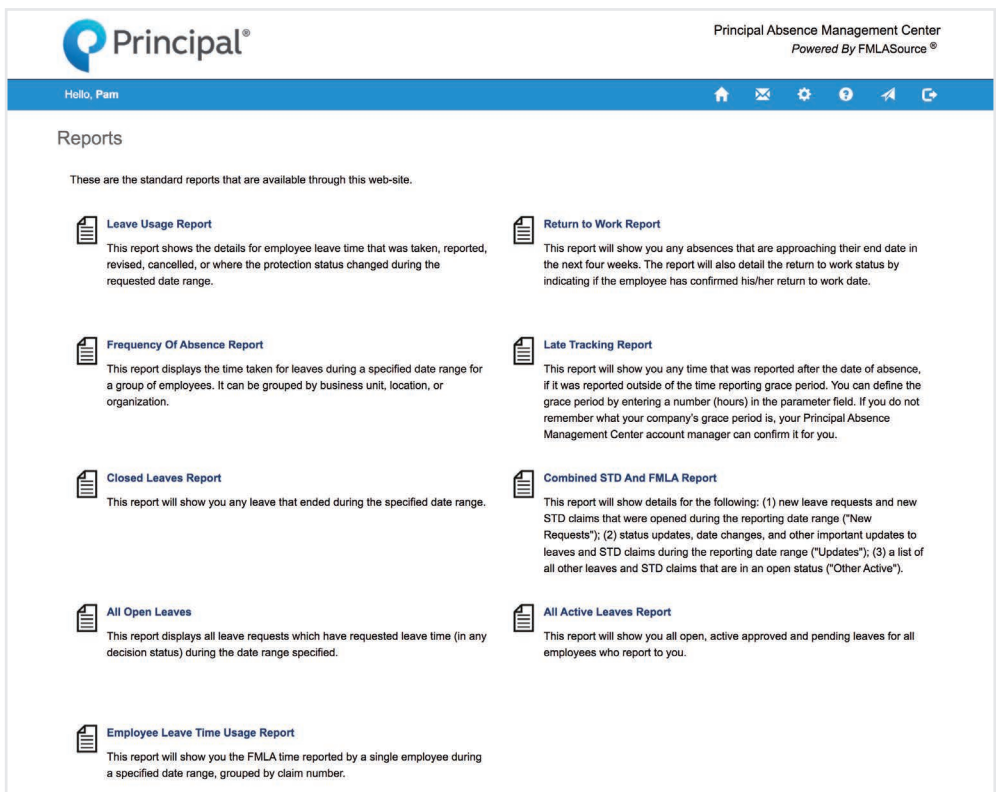
- Access information, such as leave time being reported, copies of correspondence and expected return-to-work date.
- Generate reports, which can be viewed in Excel or as PDFs.
- Enter information on behalf of an employee.

Want managers to have leave access for the people who report to them? Not a problem. Simply assign the appropriate access to supervisors.

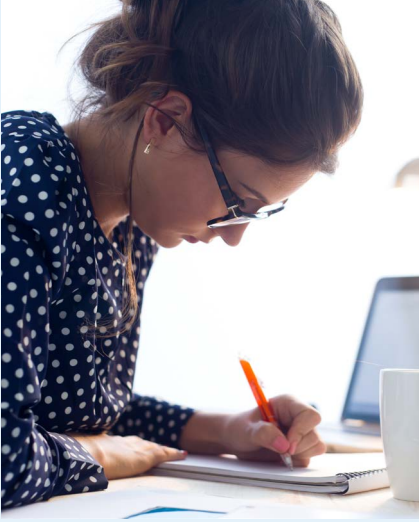


Generating custom reports

You can access reports at the click of a button, with features that allow for customization like date ranges, business unit, location, employee number and more.



Advantages to your employees— Guidance through the leave process



Taking a leave of absence can be a stressful experience for some employees. That's why they appreciate the support of highly skilled and compassionate professionals. If they have leave-related questions, employees simply contact us. We then consult with them—guiding them through the process and answering questions.

Using a proactive approach, we send each employee a packet of materials requesting information needed to process the claim. These documents include the employee's rights and responsibilities, as well as medical certification forms.

With Principal Absence Management, the leave process is easy, convenient and available 24/7.

Easy	Single-source claim filing	Only one claim for both short-term disability and FMLA
Convenient	Variety of methods and processes	Leave requests – online or phone Correspondence – email or postal
24/7	Online completion of leave tasks via the Principal Absence Management Center	<ul style="list-style-type: none">• Submit leave requests• View status• Report intermittent time or time away from work• View all correspondence associated with the leave

How employees request a leave

Whether requesting leave by phone or online, employees follow the same steps:

- 1** | Verify personal information.
- 2** | Provide reason for the leave and complete information, include health care provider contact information, if applicable.
- 3** | Provide duration of the leave, including beginning and end dates.

A disability or FMLA specialist will follow up with the employee if additional information is needed. If applicable, the specialist may contact the health care provider to verify the medical reason for the leave. After receiving all the necessary information, a decision is generally made within two to three business days.

Getting employees back to work

Our comprehensive Return-to-Work ResourcesSM incorporate collaborative effort and teamwork with all involved parties, including you as the employer, the employee, physicians, claims staff, registered nurses and vocational consultants. When an employee is scheduled to return to work, we'll be in touch to ensure a smooth transition.

We'll contact the employee several times before the return to work:

2
weeks

1
week

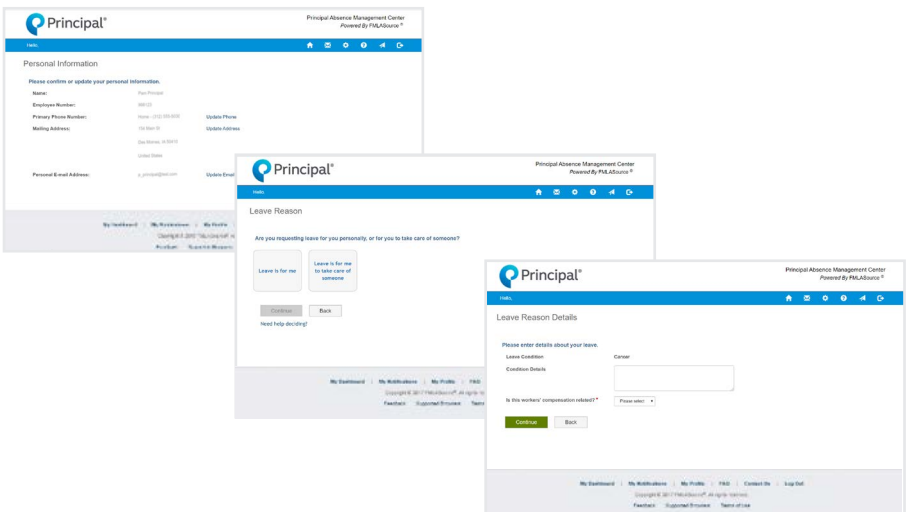
1
day

before the planned return

Administering leaves under the Americans with Disabilities Act

As an added service, Principal Absence Management can help you administer your employees' ADA leave requests. The ADA feature can be seamlessly integrated with Principal Absence Management, our disability and Family and Medical Leave Act (FMLA) leave administration service.

This combined solution allows you to consistently make compliant decisions about leave of absence requests covered under the FMLA and the ADA. Not complying with ADA requirements can be a potential risk to your company and can lead to Equal Employment Opportunity Commission (EEOC) investigation of your leave policies, practices and decisions. Being prepared by implementing solutions that help you administer ADA leaves can help you avoid that risk, and the financial cost that could result.



Want to connect with us?

Here's how:



principal.absencemgmt.com



877-PFG-FMLA
(877-734-3652)



leavecenter@principal.absencemgmt.com

About FMLASource®

The leave component of Principal Absence Management is administered by FMLASource, an industry leader in FMLA administration services since 1998.

FMLASource:

- Serves 3,700+ FMLA and ADA clients, representing 4.5 million employees
- Processes nearly 30,000 claims each month
- Has offices across the country



Contact your local Principal sales representative.

¹ Presagia's FMLA Guide: Allan Compagnon, Compliance Officer: Presagia: copyrighted 2011, <http://www.presagia.com/wp-content/uploads/2012/01/Whitepaper-Presagia-FMLA-Guide.pdf>, viewed 3/19/2020. Most recent available.

² Wage and Hour Division, U.S. Department of Labor, <https://www.dol.gov/whd/data/>; viewed 03/19/2020. Most recent available.

³ Based on March 2020 FMLA Source company figures.



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Disability insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

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