

Putting Benefits To Work For People<sup>SM</sup>

# Group Insights

The New York Life Group Benefit Solutions Newsletter

With open enrollment season quickly approaching for many employers, our July issue offers up some relevant insights related to employee needs and preferences around benefits communication. We also provide perspectives from our experts on ADA administration and private PFML plans, plus news about our partnership with ADP Workforce Now<sup>®</sup>, complimentary webinars, and more.

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## Focus on Enrollment: Employees Seek Ongoing Benefits Communication

NYL GBS research supports adopting a year-long awareness strategy.

As open enrollment season approaches for many employers, finding ways to enhance your benefit communication program could improve employee satisfaction and loyalty. New York Life Group Benefit Solutions (NYL GBS) research indicates that employees are interested in more robust and frequent benefit communication from employers and insurance carriers, not just prior to annual enrollment, but throughout the calendar year. See survey methodology below for more details.

**Bridging the knowledge gap**

According to the research, many employees lacked knowledge about their group life and disability benefits, with only 31% feeling extremely knowledgeable about their life benefits and a mere 25% feeling the same about their disability benefits. This presents an opportunity for employers and carriers to enhance communication content and frequency, which could bridge the knowledge gap and help employees make informed benefits decisions.

**Vital pre-enrollment information**

The survey identified key pieces of information that employees considered vital before enrolling in benefits. Three-quarters of employees emphasized the importance of comprehensive information on the exact cost to them and details on coverage. Additionally, employees put most value on understanding the following:

- 1 Is the benefit/coverage necessary for them?
- 2 What is the value received by purchasing the benefit through their employer?
- 3 How does the coverage/pricing compare to what they can get on the open market?

**Employers still play a significant role in aiding benefits decisions**

When it comes to seeking information, employees relied on their employer as the primary source during enrollment through various means, including internal websites (54%), conversations with human resources departments (44%), or reviewing printed materials (35%). More than half (55%) of employees expressed interest in interactive tools that could help them find the best products and coverages for their personal situation.

**Opportunities to improve satisfaction**

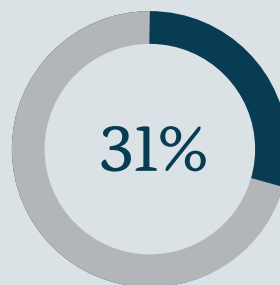
The survey also highlighted areas for improvement in employee enrollment experiences. While most employees did not have strongly negative experiences or lack confidence in enrollment, only 50% felt highly confident and very satisfied with their overall experience. Additionally, only 33% of employees expressed satisfaction with the follow-up that occurred after enrollment, indicating a need for additional communication to enhance benefit understanding.

**Reinforcing the need for a year-long enrollment strategy**

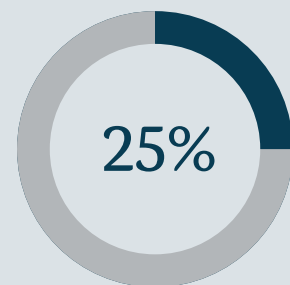
Employees expressed a desire for more benefits communication throughout the year, beyond the typical single period of open enrollment. Recognizing the value of staying informed, a majority (56%) preferred quarterly communication.



Percent of employees who feel extremely knowledgeable about their benefit choices:



Life insurance



Disability insurance

“Employees expressed a desire for more carrier communication throughout the year, beyond the typical single period of open enrollment. Recognizing the value of staying informed, 56% preferred quarterly communication.”



Most employees (61%) said that receiving notifications when they are eligible for a benefit to be highly valuable. Others valued suggestions to re-evaluate coverage at appropriate times (52%) and reminders about updating personal information (48%). Communication regarding available value-add services were also seen as valuable by 47% of employees, including health advocacy, survivor assistance and financial wellness programs.

**Survey Methodology**

This research was conducted online and released in Q4 2022 by New York Life Group Benefit Solutions. Respondents consist of a national sample of 350 employees who receive non-medical group insurance benefits (i.e., life and disability) through their employer from a strong representation of leading group carriers.

Modest enrollment satisfaction



50% satisfied with the benefit experience



33% satisfied with post-enrollment follow-up



Reach out to your NYL GBS representative to discuss ways we can help enable a year-long benefits communication strategy.

# Navigating the ADA in a New Work Era

New findings shed light on disability trends and ADA administration.

As many as 26% of adults in the United States live with a disability<sup>1</sup> and that number is likely to grow. A [recent study](#) by the Federal Reserve Bank of New York estimated that close to two million working-age Americans had become disabled because of long COVID<sup>2</sup>.

## Remote and hybrid work

At the same time, the rise of remote and hybrid work will likely increase the number of people with disabilities at work. What does that mean for employers?

## ADA requirements

Following Americans with Disabilities Act (ADA) guidelines is key for managers and HR administrators. ADA prohibits employers from discriminating against a qualified worker because of a disability. ADA also requires employers to provide reasonable accommodations that enable people with disabilities to perform their essential functions of their jobs.

## Advantages for employees...and employers

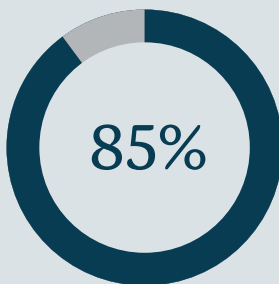
The good news is that finding an accommodation is often a win-win for organizations and employees. A recent survey indicates that workplace accommodations can improve employee retention, productivity, and budgets.<sup>3</sup>



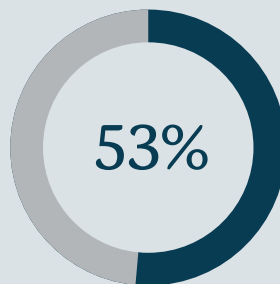
## Get ADA support

Read our [white paper](#) for a fresh perspective on ADA administration. Visit our [ADA Resources page](#) for additional help.

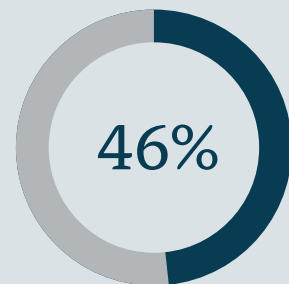
## Employers cite the benefits of workplace accommodations:



reported retaining a valued employee.



saw employee productivity increase.



eliminated new-employee training costs.

# Does Offering a Private PFML Plan Make Sense?

As more states pass paid family and medical leave (PFML) laws and the number of remote workers increases, employers are weighing the pros and cons of state program administration and private PFML plans.

Because state programs vary significantly in structure, administrative practice, compliance requirements, and the types of private plans that are permitted, there is no easy answer for determining how to evaluate paid statutory plans. However, there are several factors that employers can consider to help inform their decision.

**“ There is no easy answer for determining how to evaluate paid statutory plans. However, there are several factors that employers can consider to help inform their decision.”**



## **Where do your employees work and what is required in those states?**

Statutory disability, paid family leave (PFL), and PFML programs are commonly mandated for employees working in states where PFML laws have been passed. New Hampshire and Vermont are the first two notable exceptions as their programs are voluntary for most employers.

Availability is typically driven by where the employee works, and where unemployment insurance taxes are paid, but not necessarily where an employee lives. Statutory disability, PFL, and PFML programs will be available in at least 16 states as of Jan. 1, 2026, based on recently passed legislation.

## **What's permitted?**

While both Rhode Island and Washington, D.C., have mandated PFML coverage for employees, neither allows any private plan administration, so employers must participate in those state programs.

## **Which private plan funding arrangement is your organization comfortable offering?**

Some states (New York, New Jersey, Massachusetts, Connecticut, New Hampshire and soon Oregon and Colorado) permit employers to either obtain a fully insured PFML policy or have a self-insured PFML plan. However, both California and Washington state only allow self-insured private plans. With self-insurance, the employer owns the plan and must be willing to assume responsibility for guaranteeing benefits are paid to employees. Not every organization is comfortable assuming this responsibility, which should factor into employers' decisions.

## **Are employee votes required to offer a private plan?**

Most states don't require an employee vote to approve moving to a private plan instead of a state plan. However, California and Connecticut do require a vote, and most employees working in those states must approve the move to a private plan.

### What is required to obtain a private plan?

Requirements for private plans vary by state. Some states like New York, Hawaii, and New Jersey simply require employers to work with a carrier to obtain fully insured private plan coverage. Employers typically don't need to gain any additional approval from the state. But other states with PFML, like Washington, Massachusetts, and Connecticut, require employers to obtain approval from the state directly before coverage can be written. The steps to gain state approval can also vary for fully insured coverage versus self-insured coverage. Approvals for private plans may take approximately 90 days for self-insured coverage and 30 to 60 days for fully insured coverage, depending on the state's application process.

### How should employee numbers and demographics influence decisions about a private plan?

Most states set a rate for mandated programs based upon the overall demographics of workers within the state. But carriers and third-party administrators are often not bound by that same rate. There is a cost for companies to issue coverage and provide administration. Plan costs are influenced by the state, carrier, and demographics of the group. For example, companies with only a few individuals may receive a higher quote for PFML coverage than the state rate, which might prompt employers to continue with the state program instead of a private plan.



Additionally, employee salary levels, leave incidence rates, and other demographics might influence the cost of a private plan.

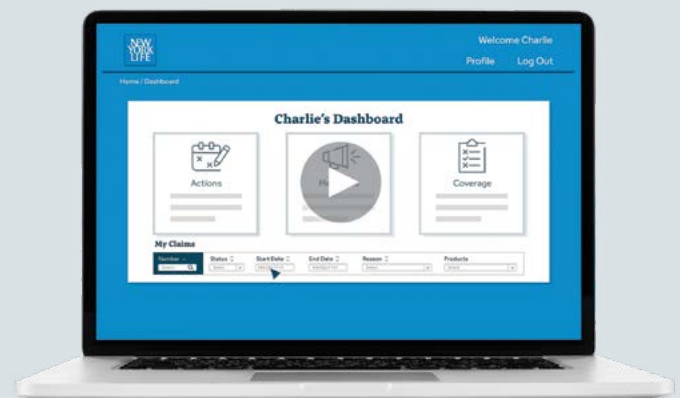
Another consideration: Lower wage earners may receive higher levels of income replacement under certain PFML laws, which can reduce the incentive to return to work and keep individuals out on leave longer. Higher leave incidence in state populations also drives higher rates because a company needs to pay for more leaves. Both of these factors can lead to higher rates from a private plan carrier than the state rate.

## myNYLGBS Makes Managing a Leave Easy for Your Employees.

Check out our latest video to see how.

Taking time off from work for an illness or disability is stressful enough for employees, so managing their leave shouldn't add to the stress. With myNYLGBS, your employees have easy access to managing their benefits, including filing a leave-of-absence claim and tracking the progress of their claim.

[Take a look](#)





### Is experience the most important consideration for your organization?

The benefits of private plans might outweigh the costs. For example, consider the value of a consistent experience for your employees and human resources staff. Employers that opt for private PFML plan administration report a more consistent experience for employees, who may have fewer forms to complete for benefits and faster decision turnaround time than state-

run programs. Once claims are completed, most states try to issue payments within one or two weeks, though some experience longer delays with administration. Private plans can issue payment within five days.

As employers weigh their options for PFML, it's important to consider ways to simplify the administration process whenever possible and to find a solution that delivers as many insights as possible from claim activity.



## Get State Updates on Demand

Stay informed about enacted leave, disability, and statutory laws.

[Bookmark our Absence Regulatory Guide.](#)

## Webinar Replay

Navigating state PMFL: Best practices and legislative updates.

If you missed our July webinar, you still have an opportunity to learn about which state laws cover your employees as paid family medical leave legislation evolves and remote work become more prevalent. This session includes an overview of states with newly passed Paid Family Medical Leave Legislation, changes to upcoming paid family medical leave laws (MD, OR and CO), and legislation that impacts existing laws (CA, WA, RI, NY).

[Listen to the webinar replay.](#)

# NYL GBS Joins ADP® Partner Advantage Program

A new partnership designed to streamline HR administration\*.

As part of our ongoing commitment to create solutions that will reduce burdens for HR teams, we're excited to announce that NYL GBS has become a member of the ADP Partner Advantage Program.

This strategic partnership offers a simpler integration of disability, life, and voluntary benefit plans, and creates a roadmap for accelerating implementations, reducing administrative work, cutting costs, and delivering a better employee experience for ADP Workforce Now® clients.

ADP Workforce Now® provides a flexible, secure, and integrated HCM solution that supports the full spectrum of HR needs, while delivering a simplified experience for your employees.

## NYL GBS clients with ADP Workforce Now can benefit from:

- › Access to a dedicated ADP service support team
- › A single sign-on for direct access to medical underwriting
- › API capabilities that return automated EOI decisions to ADP for your life insurance and disability coverage
- › Standardized self-billing reports

Reach out to your NYL GBS representative to learn more.

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## Don't forget about resources to help with your absence administration.

Managing employee leave can be complex and time-consuming. Here are couple of resources to help with your leave-administration decisions.



### Absence reports

All your employee leave events are available in myNYLGBS. Prior to making any critical employment decisions, we encourage you to always review these reports to ensure you have the latest leave details and employee information, and to contact us with questions or concerns. Simply [login](#) to myNYLGBS and click on "Reporting."



### Work wellness resources

This employee resource offers a wealth of information about absence, from disability and family leave to claim filing and return to work. [Visit now](#) to see employee FAQs, tips, and guidelines.

# 2023 DMEC Annual Conference Is Arriving in August!

Join us for informed and collaborative discussion.



NYL GBS is a proud a sponsor of the [DMEC Annual Conference](#), taking place on Monday, August 14 – Thursday, August 17, 2023, at the Town and Country Conference Center in San Diego, CA.

**We encourage you to reserve a spot for our special presentation during Monday's concurrent session:**

Navigating the “3 M’s” of Disability: Maternity Related Leave, Musculoskeletal Events, and Mental Health Conditions

**MONDAY, AUGUST 14 | 1:30 PM - 2:30 PM**

**This session is designed to help you:**

- › Get to know the three key diagnostic drivers of STD outcomes.
- › Learn how these drivers vary across different industries.
- › Gain insight into the latest benchmarking of company and parental leaves.
- › Identify correlations between caregiving and mental health.

This presentation features Lisa Carlisle, manager of Integrated Disability Management, Corporate Benefits at Henry Ford Health and Melissa Behne, NYL GBS corporate vice president, Absence Strategy. The moderator is Jason Sadler, NYL GBS director of client solutions.

Reach out to your NYL GBS representative to learn more, schedule time to chat, or meet up at our booth. We hope to see you there.

# Healthy Turnout at Achilles Hope and Possibility Event



Some of our NYL GBS disability customers were invited to New York City to participate in the Achilles Hope and Possibility four-mile walk. The June 25 event featured 9,000 participants and is one of the largest inclusive races for athletes who are ill or injured.

The event was organized by Achilles International, a nonprofit organization that empowers people living with disabilities to participate in adaptive running and endurance sports. NYL GBS and Achilles have shared a 13-year commitment to help people with disabilities achieve a healthy lifestyle.

New York Life customers are sometimes referred to a vocational coach for return-to-work assistance due to their health barriers. In consultation with the customer, the vocational coach referred them to resources provided by Achilles International.

"Helping our disability customers return to work faster and with more confidence is the goal of our Vocational Services program," said Jaclyn Sphon, team leader. "Our coaches use the various activity resources provided by Achilles International as one of many resources that support the road to return to work."

**" Helping our disability customers return to work faster and with more confidence is the goal of our Vocational Services program."**

**Jaclyn Sphon**  
Team leader | Vocational Services  
New York Life Group Benefit Solutions



## See How an Hour of Self-Care Can Help Improve Peace of Mind

Free, virtual webinars with a click of your mouse.<sup>6</sup>

### Paying Off Debt While Building Wealth

Learn more on developing financial plans and strategies to address the dual goals of paying off debt while building personal wealth. Discover practical techniques to manage your personal finances and achieving financial goals.

**WEDNESDAY, AUGUST 16 | 1:30 PM EST**

### Preventing Employee Burnout

Burnout can impact morale, employee retention, work productivity and more. We will describe the signals leaders can watch for and introduce strategies to help prevent burnout from impacting their employees.

**WEDNESDAY, SEPTEMBER 20 | 1:00 PM EST**

### Resiliency: Bouncing Back After a Setback

Certain individuals appear to succeed against all odds despite severe hardships and setbacks. This workshop examines the characteristics of "resilience" and uncovers ways to introduce greater resilience into our lives.

**WEDNESDAY, OCTOBER 18 | 1:00 PM EST**



Visit our [landing page](#) for a complete schedule of previously recorded and upcoming webinars.

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1. Centers for Disease Control and Prevention. Disability Impacts All of Us, May 2023: <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>
2. Richard Deitz, "Long COVID Appears to Have Led to a Surge of the Disabled in the Workplace," Federal Reserve Bank of New York Liberty Street Economics, October 20, 2022, <https://libertystreeteconomics.newyorkfed.org/2022/10/long-covid-appears-to-have-led-to-a-surge-of-the-disabled-in-the-workplace/>.
3. Accommodation and Compliance: Low Cost, High Impact, Job Accommodation Network (JAN), May 2023.

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123938 0623 SMRU 5718140 Exp. Date 07.01.2025