

Putting Benefits To Work For PeopleSM

Group Insights

The New York Life Group Benefit Solutions Newsletter

Our September edition covers statutory updates, a preview of New York Life Absence AssistSM, a spotlight on the value of vocational coaching, and much more.



New Absence Regulatory Guide

Keeping you ahead of the legislative curve.

As the demand for paid family and medical leave persists, states continue to take on the passage of PFML laws and employers' plans must continue to evolve. Our team of legal and compliance experts actively monitor legislative proposals and actions to help you stay ahead of the curve.

You now have a new digital [Absence Regulatory Guide](#) for timely information on state and federal laws that may affect absence administration at your organization. It follows a commitment to continuously provide you with market-leading absence information and insights that can help simplify the administration process for your organization - and your employees.

Be sure to bookmark this guide and check back frequently as we continue to update this information and add more states.

[View the New Absence Regulatory Guide](#)

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New York Life Absence AssistSM

Delivering a simpler, human-centered absence experience.

With an expanding suite of solutions, including a fully insured PFML offerings in 2023¹ and an enhanced ADA product, [New York Life Absence AssistSM](#) can help meet regulatory leave requirements and company-specific needs.

How we're delivering a better experience:

- › A single absence manager connects-the-dots across all applicable disability, regulatory leaves, and company leaves – including ADA requests – providing the care, simplicity, and support that our clients and customers deserve.
- › Our easy-to-use digital portal consolidates all absence activity for self-service options anytime, anywhere.

› In-house clinical resources and vocational coaches help develop personalized plans that aid recovery and improve return-to-work outcomes.

› Flexible connectivity options and enhanced reporting shows real-time decisions, return-to-work dates and a detailed activity tracker to drive efficiencies for HR teams and supervisors.

[Visit us online](#) to learn more about New York Life Absence Assist.²

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Enriched Value-Add Offerings

Providing support for life's challenges.

In our current environment of pandemic acclimation, we've seen many changes, including increased mortality, a shifting work environment, The Great Resignation, and a workforce shuffle as Americans reassess their employment priorities. Employers are responding by reevaluating compensation to include benefits that were unheard of a decade ago.

Among these benefits? Unlimited paid time off, hybrid or fully remote work environments, greater access to mental health wellness programs and resources, enriched employee assistance programs, and workplace flexibility.

In a survey conducted by the SHRM Foundation, 86% of survey respondents believe that these benefits can increase employee retention. Meanwhile, 58% of employees surveyed said a healthy work/life balance is more important than financial compensation, and 35% believe mental health benefits are more important than salary or higher pay.³

Considering this data, and the changes outlined above, New York Life Group Benefit Solutions is excited to provide enhanced value-add service offerings to our clients and their employees through our partnership with ComPsych, one of the industry's most trusted employee-assistance leaders.⁴

Effective January 1, 2023, our current Life Assistance and My Secure Advantage services will be replaced by programs providing an integrated and simpler user experience and more significant resources such as employee assistance and wellness support and financial, legal and estate support.⁵

Stay tuned for more information on the enhanced program that will be forthcoming over the next few months.

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A Sample of NYL GBS Enhanced Offerings in 2023

Five well-being coaching telehealth sessions with clinical master's level intake for issues including burnout, developing self-compassion, coping with stress, time management, building resiliency, and more in our Employee Assistance & Wellness Support program.

Unlimited consultations for financial and legal support to assist with holistic financial and life wellness professionals.

Enhanced digital resources and single point of contact, including one portal and phone number for many of our well-being services.

Usage and analytics reporting to help you track employee participation and more.

Can Benefits Administration Adapt to an Evolving Insurance Landscape?

We began collaborating with FINEOS in 2012 to assist with moving to a paperless environment for disability claims management. Since that time, increasing leave legislation has heightened the complexity employers and carriers face for tracking and coordinating leaves. We recognized that older core administration systems are not designed for the speed and flexibility needed in the current market and may struggle in the future, even if paired with modern digital systems. That's why we partnered with FINEOS to deliver the industry's first fully integrated benefits administration system built to meet today's requirements, while providing a solid foundation for future innovation.

Today, NYL GBS can utilize one platform for all facets of core benefits administration that were historically managed out of six back-office applications – a single source for policy administration, integrated claims and leave management, and billing and revenue management capabilities.

Bringing these components together with comprehensive data and analytics enhances coordination across all benefit programs and will help us provide better overall experiences and outcomes for everyone.



We are taking a diligent migration approach to bring these capabilities to our current clients and we'll continue to work with FINEOS to scale support for an increasing range of benefit programs. Read our [white paper](#) for more details about how we've transformed digital self-service for employers and their employees.

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Empathy Update & Survey

NYL GBS partnered with [Empathy](#) in April 2022 to provide clients' employees and life beneficiaries with guidance and support for everything that can arise after the passing of a loved one.

New York Life Group Benefit Solutions wants to hear what you think of the Empathy solution and app. [Take a four-question survey](#) to share your thoughts and help shape our company's support for those who have experienced a loss.

Empathy is available to employees and their families in all states except Washington.

Our participation in Empathy's webinar "[How Loss Impacts Your Entire Workforces](#)" is now available for viewing. It features our own Meghan Shea, in addition to grief expert David Kessler, grief educator and advocate Dr. Julie Shaw as well as CEO of Empathy, Ron Gura. Their panel discussion focused on loss's impact on the workplace and how organizations can use the latest research and technology to support employee well-being and productivity.

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Empathy is not affiliated with New York Life Insurance Company or any subsidiaries and provides this service at no cost to you. The use of this service is optional. This program is not available under policies issued by New York Life Group Insurance Company of NY and policies delivered in Oregon and Washington that are issued by Life Insurance Company of North America (LINA).

It's a Wrap! DMEC Annual Conference

General session focused on support systems and resources.

At the DMEC Annual Conference, August 1 - 4, 2022, New York Life Group Benefit Solutions hosted a general session, "Working Together to Cross the Finish Line" that focused on how developing support systems and resources can help people with physical or mental challenges set new goals and create paths they may not have pursued alone. Vocational services have yielded improved outcomes for individuals and employers.



Moderated by NYL GBS's Deb Wing, head of Marketing with Ryan Bruce, director of Vocational Services and Breanna Scott, product manager, the panel also included Tammi Beason of Northside Hospital who offered her experience as a client and a customer and Michael Anderson of Achilles International whose partnership with NYL GBS has helped rebuild confidence of many people in need.

"It's not about a diagnosis," said Ryan Bruce. "It's how a motivated person goes back to work and how much the employer is willing to help with accommodations." Organizations such as Achilles International help people develop and build exercise goals that can break the cycle of depression left by a short/long term disability.

Tammi Beason added that based on her experience as an employee, HR departments need to do a better job communicating and educating employees about available benefits and resources. Her experience helped enhance accommodations and communications within Northside Hospital with positive results.

"It's not about a diagnosis - It's how a motivated person goes back to work and how much the employer is willing to help with accommodations." – RYAN BRUCE

Other key points discussed by the panel included:

- › There's no one-size-fits-all approach to aiding people and helping employees feel a sense of support through the physical or mental challenge they face.
- › Create a culture that prioritizes employee health and well-being by increasing awareness of benefits / programs and encourage or even reward utilization.
- › Leverage programs and resources such as vocational rehabilitation consultants to provide a support system and accommodations that are a win-win. Work with carriers / partners to proactively identify people at-risk and engage them early.
- › Communicate and educate employees about programs and services at all levels. Train managers to recognize signs / triggers and engage earlier and remind and reinforce the benefits available before they are needed.

It's not about focusing on a cure but helping someone adapt to work by removing barriers. Employers need to collaborate with their carrier to proactively identify accommodations and re-evaluate their company's approach to accommodations and informing employees.

For more information, please visit:

- › [Healthy Working Life](#)
- › [Work Wellness](#)
- › [Achilles International](#)

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The Ever-changing Landscape of Statutory Leaves

Your update on critical state leaves.



Connecticut: A new unpaid leave law which requires employers to provide a reasonable leave of absence in the case of Domestic Violence becomes effective on October 1, 2022. If an employee experiences domestic violence, an employer should provide unpaid leave for an employee to:

- › Seek attention for injuries caused by domestic violence including for a child who is a victim of domestic violence.
- › Obtain services including safety planning from a domestic violence agency or rape crisis center as a result of domestic violence.
- › Pursue psychological counseling related to an incident of domestic violence, including for a child who is a victim of domestic violence.
- › Take other actions to increase safety from future incidents of domestic violence, including temporary or permanent relocation.
- › Acquire legal services, assisting in the prosecution of the offense, or otherwise participate in legal proceedings in relation to the incident or incidents of domestic violence.

Employers can require that employees absent from work for this reason provide a certification, which can include a police report, court order, medical documentation, or other evidence. Employers must maintain the confidentiality of any information regarding an employee's status as a victim of domestic violence. This unpaid leave will run concurrently with CT Paid Family Medical Leave (PFML), though in certain cases, this new leave law may provide an additional extended right to leave beyond the 12 days of paid leave provided under CT PFML.

› [State of Connecticut, Substitute Senate Bill No. 5](#)

Colorado: The Colorado FAML program is continuing rulemaking activities and has yet to finalize their benefit administration or private plan rules. Benefits under CO FAML will not begin until 1/1/2024; however, premium contributions are set to begin January 1, 2023. Due to the ongoing rulemaking activities, CO FAML has shared that they will not begin to accept private plan applications until sometime in 2023 and that all employers will need to begin their contributions to the state fund regardless of their plan to stay in the state program or offer a private plan when the program goes live January 2, 2024. If an employer proceeds with applying for a private plan in 2023, they will receive a refund of the premium they have contributed to

the state fund as long as they receive private plan approval on or before January 1, 2024. Please see the full [private plan guidance](#) issued by CO FAML I division for additional details. New York Life Group Benefit Solutions intends to offer fully insured and self-insured CO FAML I solutions to support our clients. Please contact your representative for more information about our solutions.

› [Colorado Family and Medical Leave Insurance Program \(FAML I\)](#)

District of Columbia: The DC Universal Paid Leave (UPL) program has extended the available duration of their paid family leave benefits. Effective July 1, 2022, individuals may take up to 12 weeks of leave for their own medical condition to bond with a new child or to care for a family member with a serious health condition (previously eight weeks of bonding leave and six weeks for medical leave or care of family member level). In the case of prenatal leave needs, individuals may still take two additional weeks of leave. Additionally, the employer payroll tax used to fund this leave will now be 0.26% of wages instead of 0.62% of wages. This program is run solely by the district, and short-term disability benefits are not offset for this particular leave due to district regulations.

› [JacksonLewis, Amount of Paid Leave Dramatically Increased Under D.C. Universal Paid Leave Law](#)

New York: On June 28, 2022, legislation was enacted which extends New York's requirement that employers offer time off for COVID vaccines through December 31, 2023 (the prior version was set to expire at the end of 2022).

› [The New York State Senate, Assembly Bill A9513](#)

Oregon: Paid Leave Oregon is finalizing their rulemaking in October 2022 and is now accepting declarations of intent to offer an equivalent plan or full equivalent plan applications from employers. This application process was introduced September 6, 2022. Employers may submit a declaration of intent to offer an equivalent plan between September 6, 2022 and November 30, 2022 in order to not have to begin making contributions to the state fund beginning January 1, 2023. Employers must submit a full equivalent plan application and pay an application fee by May 31, 2023, in order to have an approved private plan in place when benefits begin on September 3, 2023. New York Life Group Benefit Solutions intends to offer fully insured and self-insured CO FAML I solutions in 2023 to support our clients, please contact your representative for more information about our solutions or for questions about the equivalent plan application process.

› [Oregon.gov Equivalent Plan](#)

Rhode Island: As of July 1, 2022, Rhode Island increased their maximum weekly benefit amount eligibility while using temporary disability insurance (TDI) or temporary caregiver insurance (TCI). The maximum weekly benefit for both benefits is now \$1,007 for an individual or up to \$1,359 if they have dependent allocation. As a reminder, these benefits are only administered through the state, but these increased weekly benefits impact the amount someone receives under separate private short term disability policies.

› [State of Rhode Island, Department of Labor and Training, Temporary Disability/Caregiver Insurance](#)

Get the big statutory leave picture. Visit our [Absence Regulatory Guide](#).

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The information about paid leaves for employees in the above listed states are being provided for informational purposes only and does not constitute legal advice or a legal opinion on any specific facts or circumstances. Please refer to each states website, listed below it for more information. The information is for general informational purposes only, and you are urged to consult a lawyer concerning your own situation any specific legal questions you may have. New York Life Group Benefits Solutions assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application or any information supplied in this publication.

THE CLAIMANT'S JOURNEY

Lowering Occupational Stressors with Vocational Coaching



Kathryn Schach works closely with the claims department to help NYL GBS customers who have ailments, injuries, accidents, or other life events that require they take time away from work. The NYL GBS team has a group of vocational coaches to help claimants redefine what they can do based on the skills they already have by working with them to develop plans, gain workplace accommodations from employers, and ultimately, assist them in safely returning to the workforce.

One of Kathryn's recent claimants was a registered nurse who wanted to continue working with patients but needed to do so from home due to a medical condition. Kathryn coached her on putting together a resume that highlighted the skills she developed in her direct care career, such as case management, patient education, medical documentation, and service.

Kathryn also helped her claimant prepare for the job search and interview process, ultimately helping the nurse find a telehealth position seeing patients virtually from home. She is one of hundreds of people who Kathryn has helped navigate their unique circumstances and find their next opportunity.

The above story is for illustrative purposes. Persons' names and certain details have been changed to protect their identities.

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“In my experience, working is such an important part of someone's identity, and it provides a sense of purpose for people, I pursued this as a profession because I wanted to help people, something that was instilled in me from a young age. I believe that many people's quality of life is tied to being employed and their careers. If I can be helpful and provide resources, it's really rewarding when it's successful.”

— KATHRYN SCHACH

Free webinars for New York Life Group Benefit Solutions clients.



As a reminder, My Secure Advantage (MSA)⁶ hosts financial wellness webinars⁷ every Tuesday, which are free for NYL GBS clients. The webinars are presented on scheduled Tuesdays at 12:00 PM ET (9:00 AM PT) & 3:00 PM ET (12:00 PM PT).

The upcoming webinars include:

Tuesday, October 11

Choosing Your Benefits: What to Fund and Why?

Many of us wonder which employee benefits are best for us and how much money we should be allocating to them. This presentation looks at Health Savings Accounts, Flexible Spending Accounts, employer-sponsored retirement plans, and other benefits as well. Learn more about how they work and the advantages they can provide so that you can feel better equipped to make your benefit choices.

[Register here: 9 a.m. PST](#)
[Register here: 12 p.m. PST](#)

Thursday, October 27

Estate Planning: Financial Basics

Many of us know we should have an estate plan, but we don't know how to get started – or when to get started. In this presentation, we discuss the common components of an estate plan and explain how your plan may change as you navigate through different stages of life. Lastly, we will cover the pros and cons of hiring an attorney versus doing most of the work yourself.

[Register here: 9 a.m. PST](#)
[Register here: 12 p.m. PST](#)

Tuesday, November 8

How to Navigate Your Finances While Caregiving

Caregiving can be a labor of love. At the same time, it can be overwhelming and challenging. This presentation covers different care scenarios and their associated budgeting, healthcare, and estate planning implications. We will discuss the importance of optimally sourcing funds to cover current caregiving expenses, while still allowing the caregiver(s) to fund their own long-term goals.

[Register here: 9 a.m. PST](#)
[Register here: 12 p.m. PST](#)

If you also have New York Life Group Benefit Solutions Life Assistance Program (LAP)⁸, ask your Account Manager to provide you with the quarterly calendar of LAP webinars, which also includes the MSA webinars.

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¹ Fully-insured PFML offerings are available as of 1/1/2023. Please consult applicable state websites for the most current state leave regulation information.

² We will work with current clients and their advisors to establish an appropriate transition plan to the New York Life Absence Assist suite of services.

³ Michelle Fox, CNBC, May 5, 2022, <https://www.cnbc.com/2022/05/05/employers-boost-mental-wellness-benefits-amid-the-great-resignation.html>.

⁴ The partnership is between New York Life Insurance Company and ComPsych®. ComPsych is not affiliated with New York Life Insurance Company or any of its affiliates.

⁵ These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation: effective 1.1.2023. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services available at the option of employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

⁶ My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Program is provided through a third-party vendor who is solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and is not available where prohibited by law. This program is not available under policies insured by New York Life Group Insurance Company of NY.

⁷ Seminars are provided through a third-party vendor who is solely responsible for their products and services. Terms and conditions are contained in the client program description and are subject to change. Program availability may vary by plan type and location and is not available where prohibited by law.

⁸ Life Assistance Program (LAP) These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. The Life Assistance Program products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Evernorth Behavioral Health, Inc. and Evernorth Care Solutions, Inc. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY. Cigna Corporation and its subsidiaries are not affiliated with New York Life Insurance Company and its subsidiaries.

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