

The Group Solutions Sit-Down

Next-Gen Absence Management: Part 2

SUMMARY KEYWORDS

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SPEAKERS

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Kristen 00:07

This is the Group Solutions Sit-Down. Welcome back to the second part of our Next-Gen Absence Management episode, and the final part of our Future of Absence series, where we've been discussing what it means to not only create better overall Absence experiences for employers and employees, but also how we can put benefits to work for the business and their people. In the first part of this episode, we left off with Gary Godin and Claude Ricciardi, two Absence leaders at New York Life Group Benefit Solutions, highlighting that a successful Next-Gen Absence Management approach can really be summed up into 4 key areas: Empathetic, Simple, Connected, and Consultative. And of course, there's a lot that goes into each of those words so Gary and Claude, I would love to dive deeper into each of those areas and hear from you guys on, you know, carrier perspective, from the the employer and employee perspective, really gain a better understanding of how delivering solutions that meet those four key areas is critical to Next-Gen Absence Management.

Claude 01:28

Yeah, I would say Gary's summary of sort of those those pillars, I would agree wholeheartedly that that's really the overarching fundamentals of where Absence is going. And I just put myself in the shoes of an employee, right, where it's like having, you know, having an empathetic voice on the other end of the phone to reassure that person that, hey, you know, we're here to look out for your best interests. And, you know, obviously, it ties in also to the employer has to certainly make that employee feel supported even going into the process with making that employee feel like I can ask questions, I can get quality responses of somebody that cares., and really, I think, having that ability to show empathy really, really is something that's like, almost like a lost art form. But it is, it is key, I think people have really started to become much more aware of how that's lacking. And many things that we involve ourselves in and, you know, Absence, like our culture in general, you know, is shifting back to like, you know, that empathy is such an important part of the equation.

Gary 02:21

Yeah, this last year and a half has really exemplified how we really have to better understand what someone else is thinking and feeling. We, we often think about and talk about how engaged we want our employees to be, but when they're experiencing a significant life event, we need to provide additional support and empathy to them, whether it's something like a joyous occasion, like the birth of a child, or something that's, you know, way more serious and not so joyous, like, you know, caring for a loved one with a terminal illness. We all as human beings want to simply be seen, heard and understood, like, we want to know that the person across from us on the other end of the line, the other end of a piece of paper, like that they understand what we're going through. And so to me, it's a must. It's a must for us as we think about the future of absence of "how do we continue to evolve and improve our empathetic approach?"

Kristen 03:23

Yeah, I really love that you guys started with empathy, because I think that's where it begins for everyone in every way. But especially as Gary, you said, this, we're looking at difficult life events, and people need people to care - from their, their carrier to their employer, if we are keeping them at the center of all that we do that's, that's really going to make a significant impact on their experience, and, and their overall leave. So I really appreciate that and starting with empathy. Next, I know, Gary, you mentioned, making it simple. It's hard to-navigate the Absence landscape, words like complexity keep coming up, so how do we go from complexity to simplicity?

Gary 04:12

Yeah, it's a great question. This complex landscape has actually created a significant market demand for Absence Management, and for us as a carrier and a provider. Employers need Absence Management services, because the historic approach of using spreadsheets sticky notes or paper files simply hasn't and isn't getting it done. Employees need benefits that are providing more value to them. So while the landscape and the offerings themselves may, maybe they're not getting any simpler, and they're going to continue to get more complex, it's critical that the experience is getting easier and simpler, and less complex for the employee. Absence Management is something that people just don't know and understand. And so we've got to be thinking about, from an Absence Management perspective of, like, the words that we use when and how we communicate, the way we guide employees through the entire process, all of these areas we can really improve as an industry on and particularly us as a carrier and a provider. So I'd ask for you to think about an easy customer experience that you the two of you have had, like what really comes to mind. Maybe it's how easy it was to place an order. I think a lot about Amazon and how easy it is with a one click purchase just to put something in my box, and buy it immediately, and have it shipped directly to me. Or maybe it's just how intuitive the process was because a website clearly explained to you what was needed, when and how, or you bought a new product and the setup or instructions to put it together were just really simple. Like, we need to be thinking about how we can make absence simpler. If we can look at the user's point of view and understand what they need to guide them through it.

Claude 06:13

So you asked about the example... I mean, I think when I think of simplicity, and I'm going to tie this into like a personal example as well, but less is the new more if I were trying to like phrase it in a little euphemism there. Clients continue to see leave laws piling on. Now you have remote work expanding, you have a culture shift in the country where the employers that thrive have programs of benefits that, as we talked about before, focus on the holistic wellbeing of the employee, versus, you know, traditional means of recruiting employees was like, "Hey, we have the most rich medical plan out there." It's much more complex than that, comprehensive than that. But I think it all leads really to the need to simplify the process, right, for clients. I

think that the carriers that are going to win the day in the absence space are going to be the ones that get as close to as possible as the to be able to say, "hey, submit your leave over the phone over the web text, and we'll take it from there." And I, you know, I think that companies that are spending, you know, a lot of money to hire a company to manage most of their leave of absence programs, they really want instantaneous results, you know, sort of Allah-Amazon. You know, an example of my own experiences, I think would have to probably be, you know, where you coordinate if I'm going to the doctor and I need a prescription and how it's all connected digitally. So it's like, by the time I leave my physician's office, my pharmacy calling me and saying, "hey, it's all ready to pick up" and it's just all kind of done for me so all I'm doing is just jumping in the car. And that's kind of what I would equate what I think people want the experience to feel like.

Kristen 07:43

Yeah, Claude, "less is more" might be my new life motto. I think I need to carry that over. Yeah, less is the new more. That's great. And, Gary, I appreciate you kind of posing the question having us all really think about an experience that we've had that that was simple, and kind of the way that that delights customers, and how we can do that in the leave space as well. And not only how we can, but why it's so critical. So we've got empathy, we've got simplicity. I know, Gary, you said the third one was connected. So kind of how do we connect it all, Gary? What does that look like?

Gary 08:21

Yeah, you know, connected to me really is multi-fold. So I'm going to break it down from two different lenses or perspectives. For the employer, it means we're not just focused on solutions that we offer, but really how we work together in partnership with them, and with their other benefits that they provide to their employees. It means reducing the administrative burden by syncing our technology, and our processes, and in-essence delivering timely information and guidance to them on how best to manage their business. At the end of the day, that's what they're looking for. They're looking for us to reduce some burden, but also provide them insight and guidance on how better to manage their business from an Absence Management perspective. And so what kind of information can we provide? And when can we get it to them, for them to make better decisions? On the flip side of that, you've got employees, and to them, I think connected means that they don't have to tell their story multiple times to multiple different people, because we actually know who they are, what they're going through, what is their life event that they're in the midst of, and that we can provide real timely answers and guidance to them exactly when they need it. That we can highlight for them what benefits that they have, what entitlements are available, and any other services that are that are available to them and can support them through their life event. And so, at the end of the day, to me, it's all about providing them this key-term of peace-of-mind, letting them know that we've got them, we're going to support them and guide them through this process and it's one less thing that they have to worry about while they're experiencing some type of event.

Claude 10:11

Right Gary, I would even I would even add the connection between the wellbeing aspect as well. So as an Absence Management provider, knowing those key moments where it's an opportunity to refer to whether it be an EAP or maybe it's a financial wellness, you know, issue, especially when you're talking about, you know, impacts to pay based on the type of leaves. So those types of coordinations at those right moments not only created, you know, a continuum of a journey, you know, if you will, for that employee, but also maximizes those programs. So we're helping employers maximize those other spends, and really, you know, making sure that that now that employee has an experience right in that critical moment of their life, and they got the resources they needed to ultimately return to work, you know, return to health, and, frankly, is I think, Gary, you said in the very beginning, I mean, you know, creates a loyalty to that employer, that probably wouldn't be there if the connections weren't the way they were supposed to be set up. So, I mean, that's absolutely where things are going and, really, it makes sense that they should go that way.

Kristen 11:13

Well, and the fourth one, Gary, that that you talked about was consultative. I'm actually really curious about this one. I know from personal experience, and you know, the question you posed Gary and having us think about our experiences, I want an experience that's empathetic, I want an experience that's simple, I want an experience that's connected, but consultative is one from a personal lens that what does that really mean? Who are we even referring to here? Does the carrier need to be consultative? The employer? Gary, what does that look like for us?

Gary 11:46

Yeah, no, again, another great question. For us to deliver that quality customer experience that we all want to have, we're always going to want to be a good guide to the customer, or consumer, and in this place, an employee. So again, providing them with personalized instruction or direction to guide them through, in this case, an Absence Management life event. And so that's really the key here - not just being empathetic, and simple and connected, because those are core aspects, but also, again, if we really understand the situation, and we try to become better informed about the employee and their situation, and because we are the experts, we can, in fact, be consultative and be a guide to them. But being consultative is more than that to me as well. It's kind of like the old adage of "you can't see the forest for the trees." Sometimes we get stuck addressing "the tree," because it's immediately in front of us. And it's so it seems like this really big, important, but singular issue. And we don't recognize that the entire forest is surrounding us. And so we need to be able to better help address, for our customers, the singular issue that is right in front of them that they can see, that they feel, and so we help them resolve that, but we also got to be helping them understand the broader context. And so it's similar to what I mentioned earlier... we have to recognize that there's this intersection that occurs, and how what we think is a singular issue may not have just a singular resolution. That someone who is in the midst of a life event is not only focused on that singular life event, that they're really thinking about what's going on with them more broadly. And so, you know, being experts in Absence Management allows us to see the bigger picture, it allows us to understand the connectedness of absence to employee engagement to employee health and to overall wellbeing. And so we must all began to recognize the opportunity that we have, and to address absence challenges and to do a better job of looking at employees and absence more holistically.

Claude 14:19

Yeah, Kristen, I would just have to add one piece there. You know, the interesting thing, I think, is like many leave management companies will say, "Hey, we're, you know, we're consultative," and then when you peel that layer of the onion, it's, it's more about their process driven, right? You know, employers want an expert to help their employees, especially through the myriad of, now, leave options that become available when you think about the coordination of disability state leaves, ADA, they're looking for the expert to be consultative in the truest sense of the word to help employees, you know, navigate through what they should be doing to make sure that they're not only getting, you know, their appropriate entitlements, but that they're getting access to, you know, income protection, they're getting access to resources to help make sure that their experience is a good one.

Kristen 15:02

Well, and I like that you used the word expert, both of you, because it seems like, in order for anyone to be an expert in this space, they really have to be focusing on all of these four areas. So an expert is going to be consultative, but they need to be empathetic, and focused on simplicity, and creating connections, again, keeping the person, the human, at the center of it all. Gary and Claude, this was so informative, I'd like to just kind of wrap it up with some clear takeaways, or you know, a call to action for employers, what they can be

doing in next steps to develop their Next-Gen Absence Management strategy and programming as they look towards 2022.

Gary 15:46

Yeah, Kristen, I think it's really fair to say that there's an appreciation across the industry and with employers of how complex Absence Management is, it's really why the industry has grown and evolved over the last decade or so, if I were to offer some advice to employers, it probably be, there's a couple points I would make. They should be focused on identifying and finding business partners who really understand or have a strong desire to understand their unique business. Because each employer has a unique scenario. They've got employees, an employee population, they've got an industry that they're focused on, they have locations, parts of the country that they work in, and each of these aspects are really important to how that business runs. And so making sure that you find a business partner who, again, either has a solid understanding already, or has a strong desire to understand their business. The second thing I would say is find a business partner who is action oriented, that they're not just providing lip service to you and trying to tell you a story, but that their talk actually has legs, and that they're demonstrating it. And that the demonstration actually should be in the service experience that they're creating for you as an employer and for your employees. And again, going back to those four key terms, that it's empathetic, it's simple, it's connected, and that there's some type of consultation or guidance provided as well. And then the last point leads me to really recommending a business partner who provides sound counsel. So not just providing you data, but true, actionable information that you can leverage and make decisions on, that the business partner really understands the connectedness between your offerings. There's a reason why as an employer, that you've decided to put different pieces in your benefits program. And so what is the connectedness? And how can that connectedness be leveraged for employees? And then that this business partner also collaborates on new ideas and solutions, that they're looking for ways for the partnership to get better. To me, that's really how, I think, employers can assess and respond to the changing environment and be prepared for where we're going with Next-Gen Absence.

Claude 18:25

Gary, I echo everything you said. And also, I think the employers in the marketplace, they're, they're going to be looking for a progressive partner, that strikes the right balance between technology, human expertise, and emotion. But also agile. With Absence becoming such a more such a prevalent part of what an employer has to think about, right, as they're developing their business infrastructure and all of that having an agile partner that can pivot and changes, laws change, or we find new, innovative ways to support the employee is really going to be huge. I mean, you know, as Gary said, you know, seeing the forest for the trees, you know, I mean, Absence is everywhere. It's actually in nature. I think, I think, you know, Gary, I don't know if you know this or not, but um, what do trees do in the autumn? What do they do? They take a leaf of absence! [Laughter] So I'll close on that note. Well, okay. Well, how about that? You like that, right? I tied it all together, and you'll never invite me to a podcast again I'm sure. No, I'm just kidding. Thank you guys. I had to do that. I saved it all day.

Kristen 19:27

Oh, this was great... This was such a great episode to close out the year and really start thinking about not only the next year, but the years ahead as the Absence landscape has shifted, and employers are modifying their strategies and, again, really focused on their employee and being empathetic to them and really helping employees be their most healthy and productive selves. Listeners, thank you for tuning into The Group Solutions Sit-Down. We'll be back in 2022 for more conversations with thought leaders and industry experts about benefit programs, trends, needs in the evolving absence in group insurance space, as we continue to discover more ways that we can all build better futures for employers, employees, and those they love.

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