



COORDINATION, CONSISTENCY, COMPLIANCE.

Americans with Disabilities Act (ADA) Administration

Coordinated absence management program

Cigna Leave Solutions is your one stop shop for absence administration. We help employers of all sizes effectively manage employee leaves and keep workforce productivity and costs on track. Cigna Leave Solutions can offer you customized support that will deliver efficient, reliable, and consistent experiences for you and your employees.

We can start by helping you administer Family and Medical Leave Act (FMLA) absences.

Effective absence management goes beyond just FMLA to other leave types, such as those permitted under the ADA. Coordinated absence management can help you improve compliance and outcomes.

Greatest challenges for employers.

- ▶ **Coordinating leaves.** An employee's FMLA-qualifying serious health condition may also qualify as a disability under the ADA, or qualify the employee for leave under a state-specific leave law.
- ▶ **Recognizing when an employee requests a reasonable accommodation.** Employees may be entitled to leave as an ADA reasonable accommodation if they are not eligible for FMLA.
- ▶ **Establishing a consistent process.** The Equal Employment Opportunity Commission (EEOC) has increased its focus on ADA enforcement. Discrimination settlements have become more prevalent.

Workplace absence is costly. Compliance is key.

- ▶ Workplace absence costs a total of \$226B for U.S. companies each year¹
- ▶ The average U.S. company spends \$4M a year due to unplanned absence²
- ▶ Both FMLA and ADA lawsuits are on the rise³
- ▶ ADA charges make up 38% of all EEOC lawsuits⁴

Employers can take proactive steps to help minimize risk. A coordinated absence management approach can help.

Together, all the way.®



Offered by Life Insurance Company of North America and Cigna Life Insurance Company of New York.

ADA administration – designed to meet your needs

Our comprehensive, fully-connected ADA administration provides end-to-end coverage, a consistent and compliant process and improved outcomes designed to help optimize your workforce's health/productivity and increase savings through:



- › Consistent identification and tracking of ADA events
- › Notification management and information collection
- › Support and recommendations to help navigate the interactive process
- › Employee vocational support
- › Workplace accommodation/modification request implementation (with covered equipment costs)
- › Flexible processing options for an employee's requested accommodation when the disability is known or obvious
- › Expedited review process
- › Value-added employee programs and services at no additional cost*

We recognize one size does not fit all. That's why we offer flexible solutions that align with your needs and the needs of your employees. Our tiered ADA offering provides two levels of service – giving you the ability to choose the type of engagement and support you want.

TIER I – PROCESS ADMINISTRATION

Consistent identification and application for potential ADA events and targeted vocational support.

TIER II – COLLABORATIVE PROCESS ADMINISTRATION

Proactive vocational support for all workplace accommodations and help with complex leave requests.

A new tiered ADA offering

Two levels of service give you the ability to choose the type of engagement and support you want.

The details

Our fully-connected ADA offering will help ensure end-to-end coverage, consistent application of processes and improve compliance and outcomes. Select the level of engagement that fits your needs.

Designed to help employers who:

- › Have a sound internal process but need help with consistent identification and application of ADA events.
- › Have a larger employee population and need more supportive, robust ADA services – including proactive vocational support.

SERVICE FEATURES	TODAY'S PROCESS	TIER I - PROCESS ADMINISTRATION	TIER II - COLLABORATIVE PROCESS ADMINISTRATION
Identification, collection, and tracking of information related to ADA events	✓	New proactive touchpoint at evaluation and determination	New proactive touchpoint at evaluation and determination
New ADA Employer Guide to help you engage meaningfully in the interactive process with your employees	—	✓	✓
Updated ADA Accommodation Request Forms**	—	✓	✓
Revised ADA paperwork deadlines	15 days	10 days	10 days
Accommodation Request Closure Letters	—	✓	✓
Flexible processing options for an employee's requested accommodation when the disability is known or obvious	—	✓	✓
Vocational support for requests for leave as an accommodation	—	—	Automatically engaged if doctor indicates accommodation could help employee return to work
Vocational support for workplace accommodation requests	For equipment only – by request	For equipment only – by request	Automatically engaged***
Reimbursement for purchases of recommended equipment	Up to \$1,000 per event	Up to \$1,000 per event	Up to \$5,000 per event
Follow-up after accommodation implementation to determine employee satisfaction	—	—	✓
Enhanced reporting of ADA events	—	✓	New reporting includes detailed accommodation information



For more information about a coordinated absence management program, contact your Cigna representative or broker today.
[Cigna.com/group-voluntary](https://www.cigna.com/group-voluntary)

* **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions apply. 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.

** Manager no longer needs to complete ADA Accommodation Request Form.

*** Automatically engaged for all equipment and non-equipment requests if the doctor indicates accommodation could help the employee RTW.

1. Mercer, "Survey on Absence and Disability Management." Accessed January 2019.
2. Centers for Disease Control and Prevention, "Absenteeism and Employer Costs Associated With Chronic Diseases and Health Risk Factors in the U.S. Workforce." October 2016.
3. Annual Statistics of the Administrative Office of the United States Courts. "Civil cases commenced, by basis of jurisdiction and nature or suit, during the 12-month periods ending March 31, 2016 and 2017." March 2017.
4. U.S. Equal Employment Opportunity Commission (EEOC), "EEOC Litigation Statistics, FY 2017."

Cigna does not engage in the interactive process which is the sole responsibility of the employer. Cigna Leave Solutions absence management services are not intended as legal advice and do not provide a legal opinion on any specific facts or circumstances. You are urged to consult a lawyer concerning your own situation and any specific legal questions you may have.

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