



Keeping Pace With Employee Expectations

The Role of Leave and Disability Management



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Lessons From a Trying Time

Introduction

Companies learned many lessons from the pandemic. One in particular? Employees expect more from employers when life gets difficult.

Pressures from COVID-19, along with economic and social instability, bore down on employees. During these hardships, they looked to employers for help. And they're still looking.

Research conducted by The Standard in 2018 and 2022 measured the progress of employer efforts to manage leave and disability. This report explores that data to show how employers have responded to growing employee expectations for leaves of absence and disability.



Only 41% of employers felt fully ready to support shifts in employee needs as society and the workforce evolve.



Formal leave and disability management programs made employers more likely to say they felt prepared.

Research Highlights



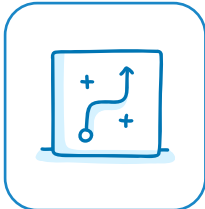
Formal Leave and Disability Programs and a Happier Workplace

Employers with formal programs reported doing better on factors that signal a positive work environment. Those included greater retention, stronger morale, higher productivity and lower absenteeism.



Big Gains for Smaller-to-Midsize Companies

Smaller-to-midsize employers have nearly caught up to larger employers in their leave and disability offerings. These companies also saw their programs drive positive results.



Progress Not Always Noticed

The world of employee leave and disability management improved. But employers didn't always recognize the progress they'd made.



Mounting Employee Expectations

Employees sought more support from employers when it came to leave and disability. That included a growing number of requests for mental health support.



Feeling More Prepared With Formal Leave and Disability Programs

Formal programs boosted employer confidence. Those with formal programs felt more ready to meet employee expectations for absence and disability.

What You'll Find



Building a Happier Workplace

Having formal programs in place boosts the workplace experience. That was true in 2018 and even more so in 2022. Employers with formal programs reported better results for retention, morale, absenteeism and productivity. These gains have grown over the past four years despite the difficulties of COVID-19, and economic and social unrest.



Accommodations: Employees Expect More

Requests for accommodations are rising for most types of conditions, including chronic disease conditions like long COVID-19. You may be wondering if you're letting your employees — and your company — down. But this research points to ways you can help keep your head above water.



Mental Health: The Secrecy and the Stigma

Managing employee performance in the face of mounting mental health challenges isn't getting easier. Requests for mental health accommodations are growing, the stigma is worsening and managers are still struggling to support employees. Our research lays out the challenges and points to ways you can keep moving forward.



Employer Confidence Then and Now

What's changed about employers' sense of how well they're managing employee leaves of absence and disability? A look at data from 2018 and 2022 shows confidence has risen, especially for disability. But it's not rock solid. And, there are disconnects between confidence and perceptions of success.

Building a Happier Workplace

Can programs related to not being at work — or working with accommodations — make the workplace better? Our 2022 research says they can.

We asked this question in 2018. Back then, we found that employee leave and disability management programs made a difference. In particular, employers said having formal programs brought four benefits that are key indicators of workplace happiness.

We looked again in 2022. This time, even more employers with these programs reported seeing an increase in the same factors.



Dan Jolivet,
National Practice
Leader Workplace
Possibilities,
The Standard

“When employees get bad news, your response has to be more than ‘Here you go, these are your benefits.’ They need someone to help them understand and navigate their resources.”



Building a Happier Workplace

Signs of a more positive workplace are flashing green.

Companies with leave and disability programs reported improvements in four key indicators:



**Greater
Retention**



**Stronger
Morale**



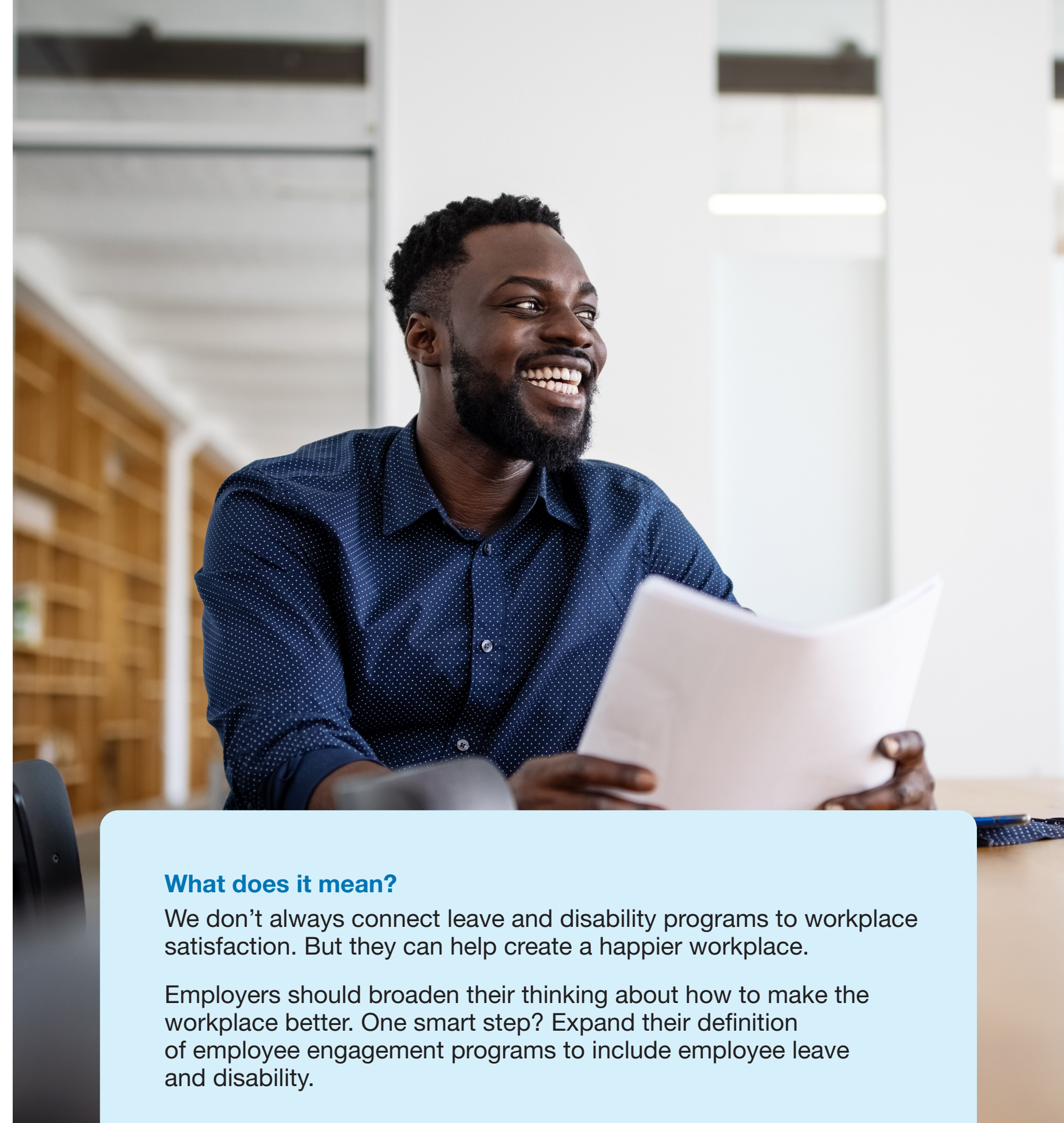
**Lower
Absenteeism**



**Higher
Productivity**

This is welcome data, given that the rate of employees voluntarily quitting their jobs is 25% higher than pre-pandemic levels.*

* [Economic News Release](#), U.S. Bureau of Labor Statistics, August 2022 (Preliminary)



What does it mean?

We don't always connect leave and disability programs to workplace satisfaction. But they can help create a happier workplace.

Employers should broaden their thinking about how to make the workplace better. One smart step? Expand their definition of employee engagement programs to include employee leave and disability.

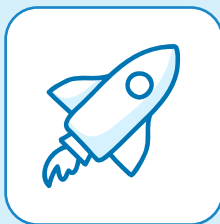
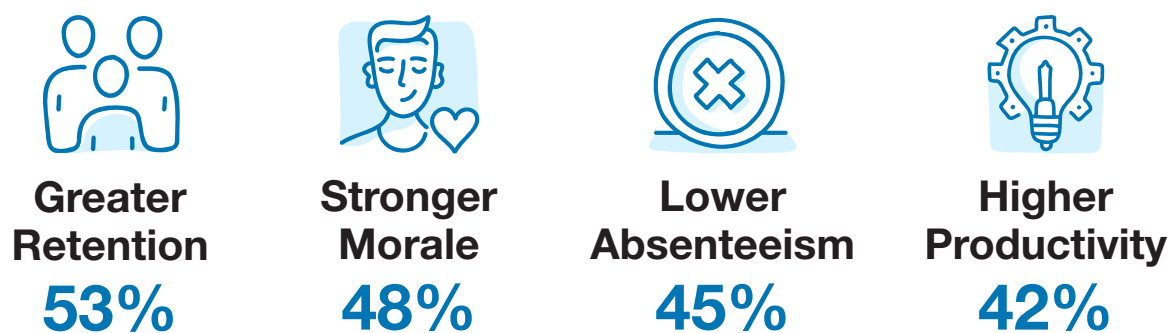
Building a Happier Workplace

Data Dive:

Leave and Disability Programs Boosted the Workplace Experience

Between 2018 and 2022, employers with formal leave and disability programs reported a sizable jump in factors that signal increased employee satisfaction.

Out of all the benefits reported, these four stood out:



Retention, morale and lower absenteeism had the largest increases.

Between 2018 and 2022, how much did these four indicators of workplace happiness improve for employers with formal programs?

Employers with leave programs in 2022 reported:	Employers with disability programs in 2022 reported:
Greater retention: 57% (up from 42% in 2018)	Greater retention: 49% (up from 37% in 2018)
Stronger morale: 50% (up from 38% in 2018)	Stronger morale: 45% (up from 34% in 2018)
Lower absenteeism: 49% (up from 46% in 2018)	Higher productivity: 41% (up from 31% in 2018)
Higher productivity: 42% (up from 32% in 2018)	Lower absenteeism: 40% (up from 32% in 2018)

What does it mean?

Leave and disability programs helped improve employee retention, morale, absenteeism and productivity. All are signs that point to employee satisfaction with the workplace.

And these improvements happened during a pandemic combined with economic and social instability. Even then, these programs improved aspects of work that affect both the employee’s experience and the employer’s bottom line.

Building a Happier Workplace

Data Dive:

Smaller-to-Midsize Employers Outperform the Competition

Smaller-to-midsize companies have been working to catch up with larger employers in offering formal absence and disability programs. Our research shows that for the four indicators of workplace happiness, smaller-to-midsize employers approached or even outpaced the competition.

Formal Leave Management Programs

Greater Retention	2022	% Change From 2018	Higher Productivity	2022	% Change From 2018	Stronger Morale	2022	% Change From 2018	Lower Absenteeism	2022	% Change From 2018
25-99 employees	57%	+18%	25-99 employees	39%	+13%	25-99 employees	51%	+10%	25-99 employees	51%	+6%
100-2,499 employees	60%	+38%	100-2,499 employees	43%	+37%	100-2,499 employees	53%	+42%	100-2,499 employees	54%	+26%
2,500-4,999 employees	56%	+37%	2,500-4,999 employees	47%	+21%	2,500-4,999 employees	53%	+26%	2,500-4,999 employees	40%	-38%
5,000+ employees	55%	+20%	5,000+ employees	43%	+16%	5,000+ employees	45%	+13%	5,000+ employees	43%	-16%

Smaller-to-midsize companies with leave programs generally **surpassed employers of all other sizes** for reporting increases in the four indicators of workplace happiness.

Employers in this size range had gains **on par with or better than larger employers** for retention, productivity, morale and absenteeism.

Biggest jump:
Increase in reports of
stronger morale:

42%

Building a Happier Workplace

Data Dive:
Smaller-to-Midsize Employers Outperform the Competition

Formal Disability Management Programs

Greater Retention	2022	% Change From 2018	Higher Productivity	2022	% Change From 2018	Stronger Morale	2022	% Change From 2018	Lower Absenteeism	2022	% Change From 2018
25-99 employees	56%	+27%	25-99 employees	42%	+24%	25-99 employees	51%	+27%	25-99 employees	40%	+2%
100-2,499 employees	49%	+45%	100-2,499 employees	44%	+52%	100-2,499 employees	45%	+40%	100-2,499 employees	42%	+43%
2,500-4,999 employees	45%	+22%	2,500-4,999 employees	41%	+27%	2,500-4,999 employees	45%	+29%	2,500-4,999 employees	35%	-14%
5,000+ employees	43%	+5%	5,000+ employees	37%	-3%	5,000+ employees	40%	+7%	5,000+ employees	40%	+20%

Smaller-to-midsize companies with disability programs **surpassed employers of all other sizes** for reporting increases in the four indicators of workplace happiness.

For retention, productivity, morale and absenteeism, employers in this size range had gains which brought them **on par with or better than larger employers**.

Biggest jump:
Increase in reports of higher productivity: **52%**

What does it mean?

The gap between smaller-to-midsize employers and larger companies is disappearing. Leave and disability programs matter for employers of all sizes. They’re another critical tool for strengthening factors that signal a happier workplace.

The growth in programs and advantages experienced across employers could signify a shift. Offering these programs may become the cost of entry for companies wanting to succeed in drawing and keeping talent.

Building a Happier Workplace

Data Dive:

2022 Spotlight on Formal Programs

In 2022, we took a closer look at how formal leave and disability programs helped drive improvements in the workplace experience.

Program focus:

- Family and Medical Leave Act
- Americans with Disabilities Act Amendments Act
- Paid Family Leave
- Programs for returning to or staying at work



The big story for formal leave and disability programs?
Employee retention.



Building a Happier Workplace

Data Dive:
2022 Spotlight on Formal Programs

Leave Management
Broken out, employers with formal leave programs agreed that they saw positive impacts relating to the four indicators of workplace happiness.

On average,
59%
of employers with formal leave programs reported experiencing greater employee retention in 2022.

FMLA		
2022	Greater retention	58%
	Stronger morale	50%
	Lower absenteeism	50%
	Higher productivity	43%

ADAAA		
2022	Greater retention	59%
	Stronger morale	51%
	Lower absenteeism	50%
	Higher productivity	43%

Return to work/Stay at work		
2022	Greater retention	61%
	Stronger morale	53%
	Lower absenteeism	52%
	Higher productivity	47%

Paid Family Leave		
2022	Greater retention	59%
	Stronger morale	53%
	Lower absenteeism	48%
	Higher productivity	44%

For all leave management programs, half or more of employers reported greater retention and stronger morale.

Building a Happier Workplace

Data Dive:
2022 Spotlight on Formal Programs

Disability Management
Looking at formal disability programs individually, we also saw their positive effects on the workplace.

On average,
50%
of employers with formal disability programs reported greater employee retention in 2022 — **the highest of the four indicators of workplace happiness.**

Return to work/Stay at work			ADAAA		
2022	Greater retention	52%	2022	Greater retention	49%
	Stronger morale	49%		Stronger morale	46%
	Higher productivity	46%		Lower absenteeism	41%
	Lower absenteeism	45%		Higher productivity	41%

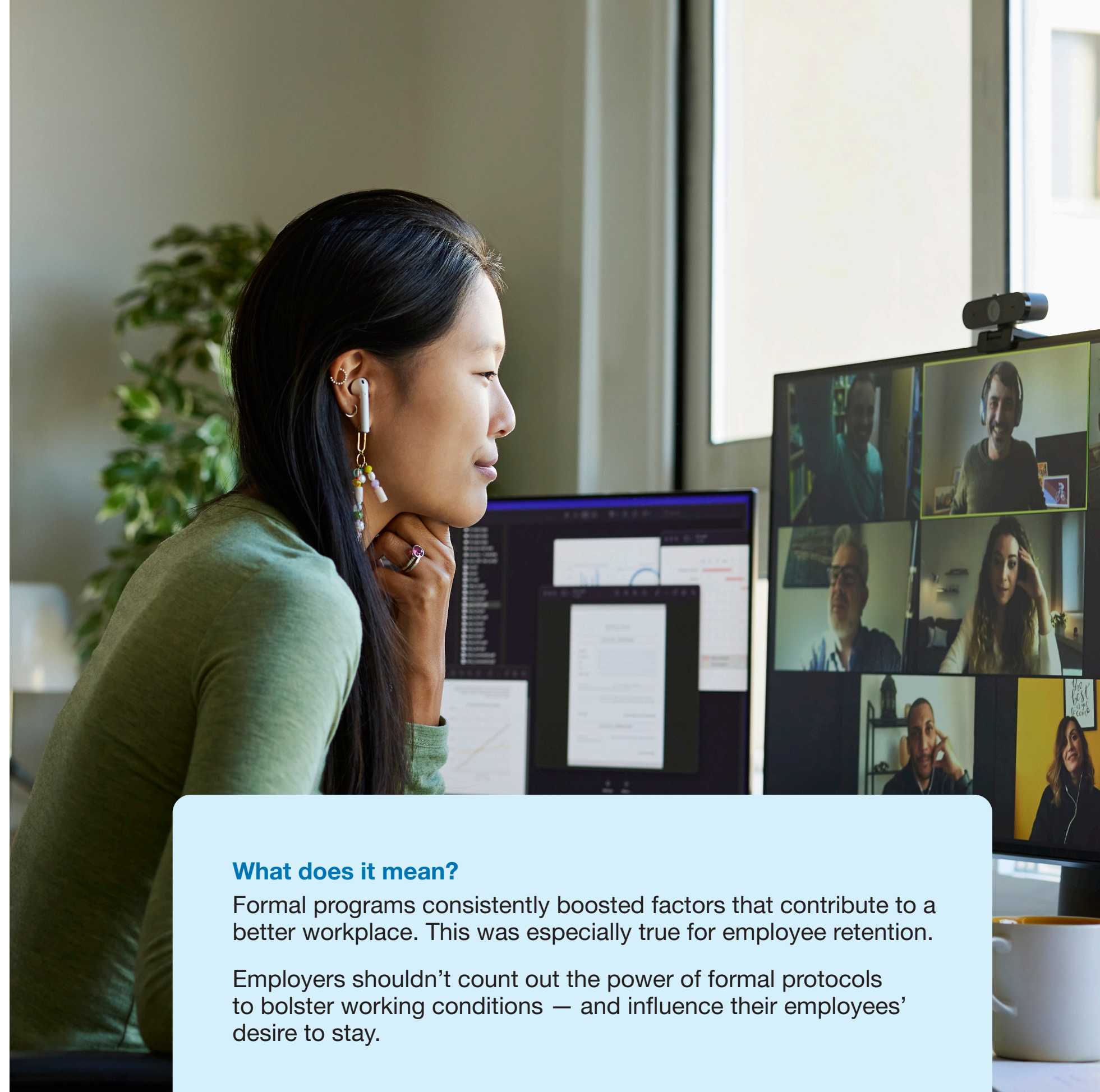
For all disability management programs, close to **50% reported stronger morale.**

Building a Happier Workplace



Brenda Smith,
Senior Director
Workplace
Possibilities,
The Standard

“Stay-at-work is often overlooked. With rising concern about presenteeism and quiet quitting, helping employees remain on the job can help retention.”



What does it mean?

Formal programs consistently boosted factors that contribute to a better workplace. This was especially true for employee retention.

Employers shouldn't count out the power of formal protocols to bolster working conditions — and influence their employees' desire to stay.

Building a Happier Workplace

Key Takeaways

There's good news for employers with formal leave and disability management programs.

- 1) Having formal programs in place boosts the workplace experience.** Employers with formal programs report better results for employee:
 - Retention
 - Productivity
 - Morale
 - Absenteeism
- 2) Leave and disability programs have prevailed. In the face of COVID-19, a difficult economy and social unrest, employers with these programs still saw improvements.** This suggests they can rely on these programs to help maintain a positive experience during challenging times.
- 3) Employee retention was the indicator most affected by formal leave and disability programs.** Besides retention, formal programs' impact on morale and productivity has likely boosted the employee experience and company performance.

Steps You Can Take

Think of formal leave and disability management programs as two more building blocks for a better workplace.

Focus on helping employees stay at work. Offer a stay-at-work program that provides the resources employees need to safely remain on the job. This can help reduce resignations — and the costs that go along with them. Stay-at-work support can also help lessen the often-unseen expenses related to employees who continue to work while sick or burned out.

Empower your people managers. Teaching supervisors to identify when an employee is struggling and steer the individual to the right support can help productivity and morale. Not sure how to go about it? Ask your disability provider if they can train managers to identify employees who might benefit from stay-at-work services — before those employees file a disability claim.

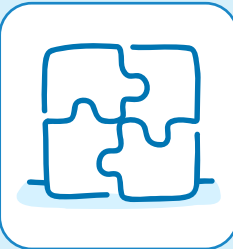
Be sure there's balance among your initiatives targeting the employee experience. If you're not including leave and disability in your approach, consider adding those to the mix.

When you ask employees about their workplace experience, don't forget leave and disability. Be sure to explore their perceptions of the support you offer. You may also want to ask how having these programs affects their sense of financial security.

Greater Expectations for Accommodations

The growing number of requests for reasonable accommodations may signal that employees have raised their standards for the support they receive.

Compared with research conducted in 2018, employers in 2022 reported a jump in employees seeking a modification to their jobs or work environments.



Requests surged for most conditions, including chronic diseases like heart disease and cancer.

How Often Do Employees Ask for Reasonable Accommodations?

Employers Receiving a Request at Least Once Per Year		
Condition	2022	% Increase From 2018
Temporary physical disabilities, illnesses or injuries	76%	+12%
Chronic musculoskeletal conditions	61%	+11%
Chronic disease conditions	58%	+21%
Permanent physical disabilities	45%	+16%
Mental health conditions	59%	+36%
Substance abuse or addiction	45%	+33%

Most common reason for a request:
A temporary physical condition

36% increase in requests related to a mental health condition

Greater Expectations for Accommodations

Greater Expectations for Accommodations



Dan Jolivet,
National Practice
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“People working while sick leads to huge costs for employers. If you’re in pain, your work will suffer.”

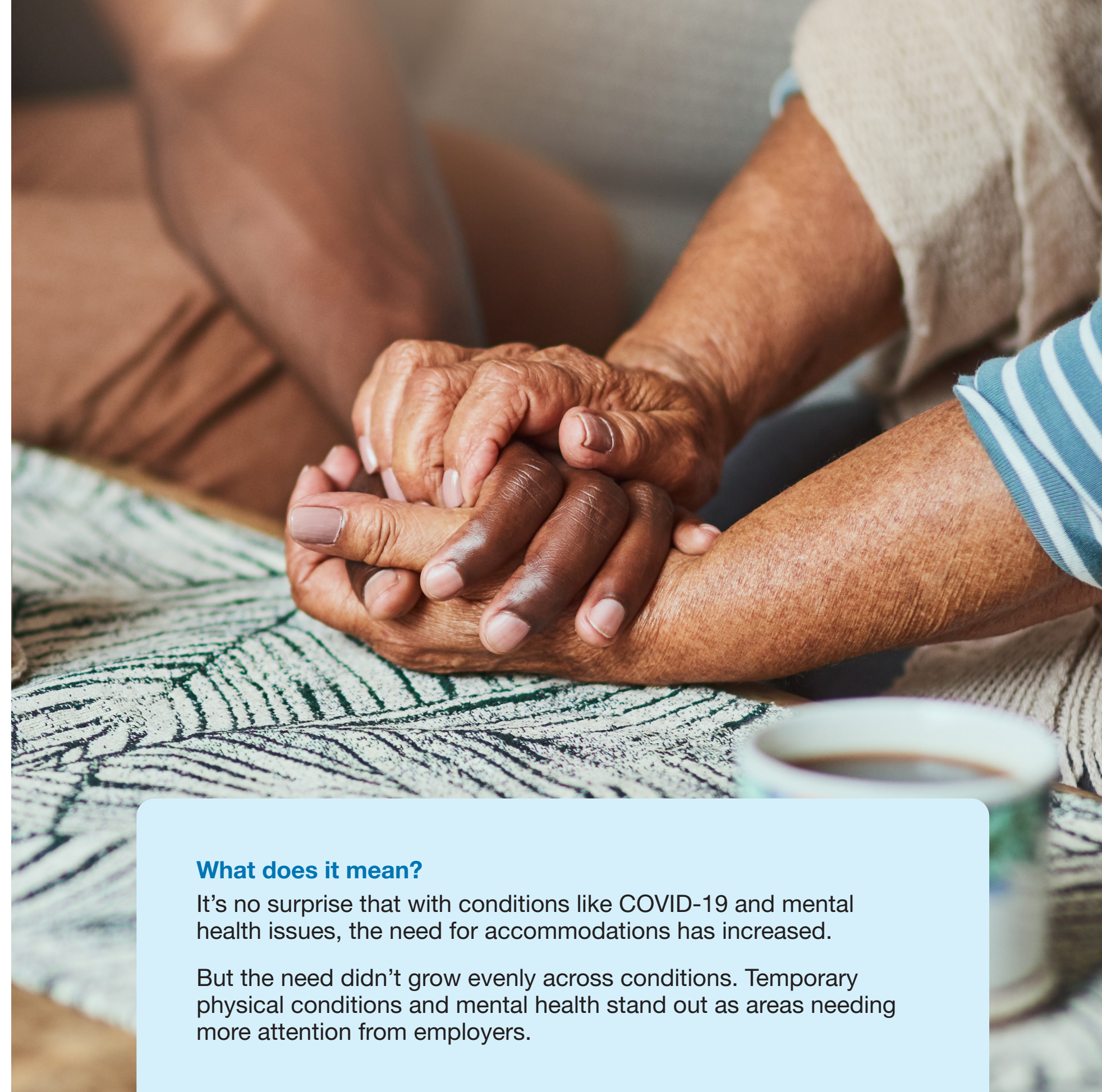
Fewer Births, More COVID-19

A temporary physical condition was the top reason employees asked for work modifications in 2022. Before the COVID-19 pandemic, maternity was typically a large driver for this kind of accommodation. But in the last half of 2021, the U.S. Census Bureau reported that births declined during the pandemic.* That suggests a probable driver for the increase in requests was COVID-19.

Mental Health

Health, economic and societal stressors related to the pandemic likely drove the large increase in requests for support for mental health conditions.

* [U.S. Births Declined During the Pandemic](#), U.S. Census Bureau, September 2021



What does it mean?

It’s no surprise that with conditions like COVID-19 and mental health issues, the need for accommodations has increased.

But the need didn’t grow evenly across conditions. Temporary physical conditions and mental health stand out as areas needing more attention from employers.

Greater Expectations for Accommodations

Data Dive:

More Formal Programs, More Requests for Accommodation

Our research shows that employers with formal programs received more requests for reasonable accommodations. Results were similar across programs.

Program focus:

- Family and Medical Leave Act
- Americans with Disabilities Act Amendments Act
- Paid Family Leave
- Programs for returning or staying at work

Comparison of Requests for Employers With and Without Formal Programs

Average Results for Employers with FMLA, ADAAA, Paid Family Leave and Return to Work/ Stay at Work	Receive a request at least once per year	
	Yes	No
Condition		
Temporary physical disabilities, illnesses or injuries	79%	61%
Chronic musculoskeletal	66%	38%
Mental health	64%	41%
Chronic disease	62%	42%
Permanent physical disabilities	51%	24%
Substance abuse or addiction	48%	32%

What does it mean?

Employees seem to have a stronger understanding of how modifying their duties or workplaces can help them. The challenges of the last few years have likely fueled that understanding. It’s also probable that having more formal programs has given employees a more sophisticated understanding about the quality of support they should expect.

Nowadays, it may not be enough for employers to provide accommodations. They need to do it well.

Greater Expectations for Accommodations

Data Dive:

Most Common Accommodation? It's Time

Modifying a work schedule was the most common way employers adjusted for an employee's disability.

Accommodations Provided in the Past Year	
Modified work schedule	76%
Leave of absence	74%
Support services like EAP	55%
Ergonomic or adaptive equipment	54%
Job restructuring and reassignment	52%
Workplace policy modification	50%
Worksite modified for accessibility	46%

An average of **75%** of employers adjusted a schedule or provided leave within the past year.

Changing a workplace policy rose from 40% in 2018 to 50% in 2022.

What does it mean?

The most common work modifications weren't equipment or services. These adjustments related to an employee's need for time.

Employers shouldn't assume accommodations will be overly difficult or demand complex equipment. Instead, they should keep an open mind about what might best help individual employees — and still be doable for their company.

Greater Expectations for Accommodations

Data Dive:

Employers Say They've Improved

How confident are employers in making adjustments for different types of disabilities? Since 2018, confidence has improved for nearly all types of conditions. That includes mental health and addiction.



Brenda Smith,
Senior Director
Workplace
Possibilities,
The Standard

“Don’t forget the critical part managers can play in helping employees stay at work. They’re in the best position to identify individuals who need support, and then point them toward it.”



Greater Expectations for Accommodations

Data Dive:
Employers Say They've Improved



**Employers felt most confident
accommodating temporary physical
disabilities, illnesses and injuries.**

All Employers		
Condition	Very Confident in 2022	% Increase From 2018
Temporary physical disabilities, illnesses or injuries	57%	+12%
Chronic musculoskeletal	51%	+18%
Chronic disease	45%	+13%
Permanent physical disabilities	45%	+18%
Mental health	42%	+31%
Substance abuse or addiction	40%	+30%



Greater Expectations for Accommodations

Data Dive:

Employers Say They've Improved

Smaller-to-Midsize Companies Made Impressive Strides

This group of employers reported similar levels of confidence across conditions. Where they stood out: how much their confidence increased over four years compared to all other employers.

Employers with 100-2,499 employees	
Condition	% Increase
Mental health	+50%
Substance abuse or addiction	+44%
Permanent physical disabilities	+40%
Chronic disease	+36%
Chronic musculoskeletal	+31%
Temporary physical disabilities, illnesses or injuries	+24%



Greater Expectations for Accommodations

Data Dive:

Employers Say They've Improved

Mixed Feelings About Behavioral Health

Since 2018, confidence in providing accommodations for mental health and substance abuse conditions grew more than for other areas. What didn't change? In 2022, these are still the two conditions employers feel least assured in managing.

Lowest confidence:

Accommodating mental health conditions, substance abuse and addiction

Biggest jump in confidence:

Accommodating mental health conditions and substance abuse or addiction

The other factor that's increased is the number of requests — especially for mental health accommodations

In 2022,

59%

of HR decision-makers said their companies received requests to accommodate mental health conditions at least once a year. That's up from 38% in 2018.

What does it mean?

Employers have had several difficult years and an increase in requests. But they also report they're doing a better job at providing their employees with reasonable accommodations.

This is good news, but gaps still remain. More employees facing mental health conditions coupled with more requests for reasonable accommodations could leave employers overwhelmed.

Employers may want to take a deeper look at how they accommodate mental health and substance abuse in particular.

Greater Expectations for Accommodations

Data Dive:

Employers Say They've Improved

Dig Deeper Into Mental Health

The large increase in accommodation requests for mental health conditions is no surprise. Research conducted in 2020 showed COVID-19 was already increasing behavioral health challenges for workers.*

Find out more about the obstacles employers face with mental health, and how they can respond. Visit the section of the report titled, [Mental Health: The Secrecy and the Stigma](#).

* [Behavioral Health Impact Update](#), The Standard, November 2020



Greater Expectations for Accommodations

Data Dive:

Risk Perception: Are Employers Reading the Room?

When it came to the risk of formal and informal complaints and lawsuits related to FMLA, or disability or leave statutes, most HR decision-makers surveyed in 2022 said their risk was low.

Perceived Risk Level for Complaints or Lawsuits		
2022	High	4%
	Medium	37%
	Low	59%

No real change in sense of risk since 2018.

But...

In 2022, employers said complaints were up substantially over the past four years for both absence and disability.

Absence Complaints or Lawsuits		
Timing	FMLA	
Ever	57%	+23%
Past 5 years	43%	+28%

Absence Complaints or Lawsuits		
Timing	Other Paid Family Leave Laws	
Ever	56%	+32%
Past 5 years	43%	+37%



73% of decision-makers at companies with more than 2,500 employees said they had experienced complaints or lawsuits related to absence practices.

Disability Complaints or Lawsuits		
Timing	ADAAA	
Ever	50%	+22%
Past 5 years	34%	+15%

Disability Complaints or Lawsuits		
Timing	Other Paid Family Leave Laws	
Ever	59%	+25%
Past 5 years	51%	+39%



Over half of companies have experienced complaints or lawsuits related to their disability management.

Greater Expectations for Accommodations

Data Dive:

Risk Perception: Are Employers Reading the Room?

Other Risk Factors

- Just under a quarter of employers rated their frontline managers and supervisors as “excellent” at avoiding ADAAA legal risk.
- Most employers also reported needing help keeping up with changes in employee absence and disability laws — and figuring out how they apply.



Bright spot:
82% of employers with return-to-work and stay-at-work programs rated their frontline managers as good or better on readiness to avoid ADAAA liability.



What does it mean?

Employers are saying the risk of complaints and lawsuits is low, while also reporting an increase in complaints and lawsuits.

This disconnect, combined with the need for training and education on leave laws, could signal that employers aren't receiving enough support from leave and disability carriers — or that the help they're receiving isn't effective.

Greater Expectations for Accommodations

Data Dive:

Formal Programs: The Accommodations Edge

We’ve seen formal programs boost employer confidence in other areas of absence and disability management. The same was true for accommodations. Employers with formal programs felt more confident providing for these requests.

Confidence in Accommodations FMLA, ADAAA, Paid Family Leave, Return-to-Work/ Stay-at-Work Results Combined		
Very Confident	Yes	No
Temporary physical disabilities, illnesses or injuries	60%	45%
Chronic musculoskeletal	55%	38%
Chronic disease	49%	30%
Permanent physical disabilities	49%	32%
Mental health	46%	28%
Substance abuse or addiction	44%	27%

Return-to-work and stay-at-work programs helped employers feel more confident in providing reasonable accommodations across conditions.

For temporary physical disabilities, illnesses or injuries, that number was **61%.**

Greater Expectations for Accommodations

Data Dive:

Formal Programs: The Accommodations Edge

What else can formal programs do?



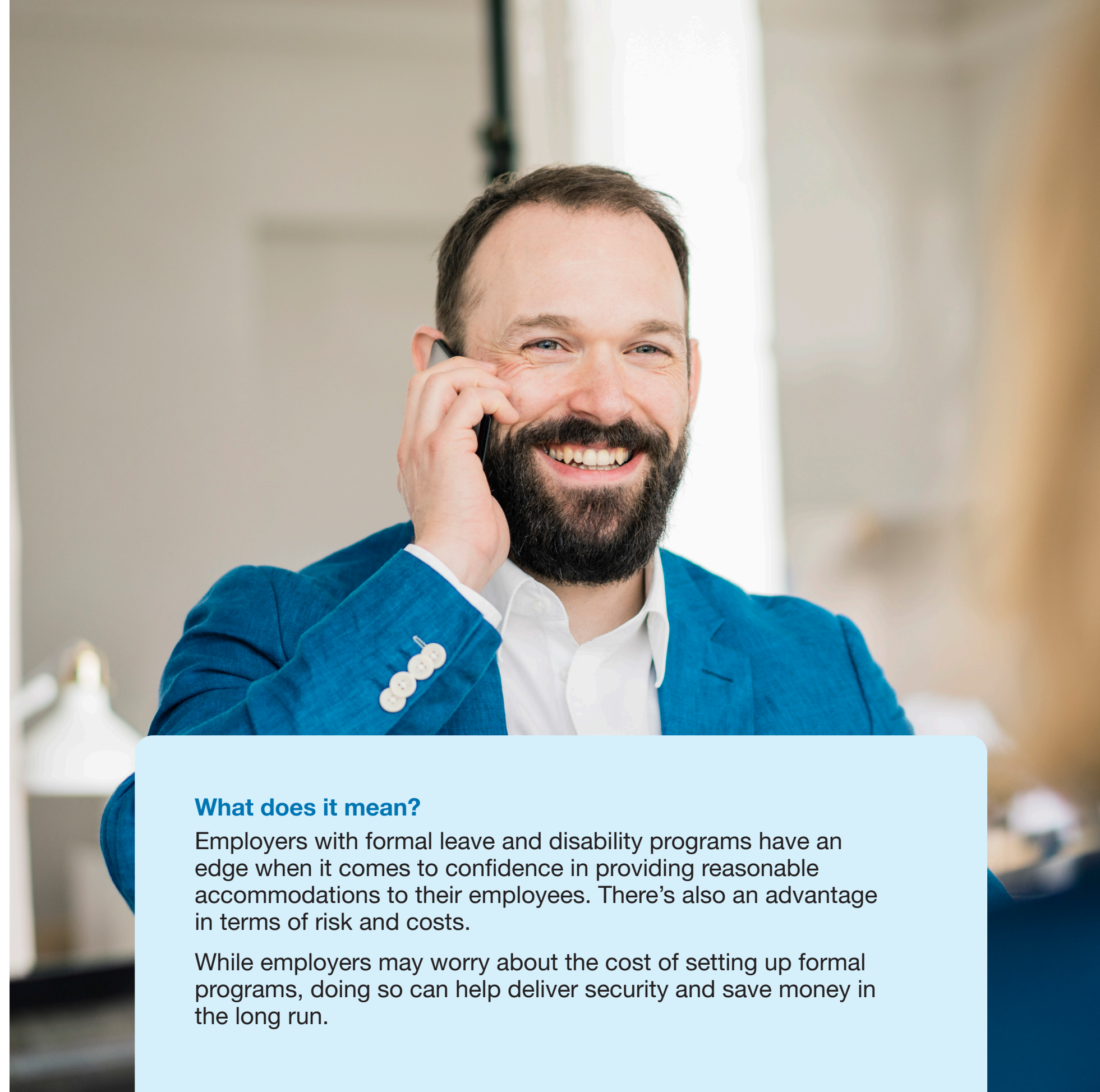
Help lower risk and costs for employers.

As in 2018, nearly all employers asked in 2022 agreed that absence and disability management programs reduced risk and helped control other costs.



That includes employers with remote workers.

In 2022, 95% of employers allowing remote work said that absence and disability management programs reduced risk and helped control other costs.



What does it mean?

Employers with formal leave and disability programs have an edge when it comes to confidence in providing reasonable accommodations to their employees. There's also an advantage in terms of risk and costs.

While employers may worry about the cost of setting up formal programs, doing so can help deliver security and save money in the long run.

Greater Expectations for Accommodations

Key Takeaways

Employee expectations for reasonable accommodations have grown.

1) More employees have been asking for reasonable accommodations.

What does the increase in requests since 2018 suggest? Employees are becoming more sophisticated in what they expect from accommodations for disability. The most common adjustments were for temporary physical disabilities, illnesses or injuries. But mental health conditions saw the largest increase in requests of all conditions.

2) There's a link between having formal programs and receiving more requests for reasonable accommodations. Simply working at a company with formal programs can give employees a stronger grasp on the value of work modifications. Results across programs were similar.

3) A larger number of requests for accommodation can have positive results like:

- Employers have more opportunity to understand the size of the problem and provide support, which could lead to fewer and/or shorter claims.
- Employees who feel supported are probably more likely to stay. (The section of the report titled [Building a Happier Workplace](#) touches on this.)
- If employers can support a larger number of employees because they're aware of their needs, it suggests that's also an opportunity to avoid ADAAA violations.

4) Time is the No. 1 accommodation provided. It can be a schedule adjustment or leave of absence. But across accommodations, time is the modification employers offer most often.

5) Formal programs are an important tool for providing accommodations. These programs had a big impact on employer confidence in offering work adjustments. With requests for accommodations up across the board, knowing there's a solution that works is reassuring.

Steps You Can Take

Don't limit your thinking — and do work with an experienced benefits provider.

Ask your provider for a clear picture of performance. Measuring how your programs are doing on accommodations is a good start. Be sure to ask your leave and disability provider for reporting on how your programs are doing. They should furnish statistics on your stay-at-work and return-to-work programs, including year-over-year metrics compared to industry benchmarks. Your carrier should also be prepared to help you pinpoint where you need to improve.

Use flexibility as a tool to create a better workplace. During the pandemic, with employees concerned about things like children being at home for school and caring for aging parents, employer flexibility emerged as a critical piece of their workplace happiness. Be flexible in providing accommodations. You might also consider focusing more on how your company gets work done than on where and when employees complete it.

Worried you're not prepared to accommodate light duty?

An experienced carrier will have a disability or vocational specialist reach out to the employee. The specialist will partner with the HR team and medical provider to suggest resources and innovative options.

Review your processes for consistency. Formal programs, especially those for ADAAA, should have a consistent process for all employees. Besides offering a more uniform experience, regular protocols make it easier to compare actions you've taken across similar situations and determine what's best for your programs. Consistency can also save you from having to reinvent the wheel when offering accommodations and make tracking performance more meaningful.

Connect with the leave and disability community. Join respected organizations like the [Disability Management Employer Coalition](#) for resources like events and blogs to keep you current on trends and changes in the law.

Mental Health: The Secrecy and the Stigma

Employers report that both issues still impede their efforts at support.

In [Greater Accommodations: Employees Expect More](#), we touched on the rise in requests for mental health accommodations from 2018 to 2022. We also explored mixed results for employer confidence in providing support.

The health, social and economic struggles of the past few years are a primary driver of the greater need for mental health support. But what are employers seeing on the ground?



Brenda Smith,
Senior Director
Workplace
Possibilities,
The Standard

“It’s never too late to do something to support mental health. It’s going to feel uncomfortable for a while. That’s OK. Listen to your employees and focus on your progress.”

Two numbers loom large on the mental health landscape.



70% of employers said workers hide their conditions.



44% of employers reported a stigma attached to people with mental health conditions. **That’s up 32% since 2018.**

Mental Health: The Secrecy and the Stigma

Biggest Challenges in Accommodating Mental Health Conditions	2022	% Change From 2018
Workers hide their conditions	70%	+9%
Difficulty knowing how permanent or temporary symptoms are	47%	0%
Stigma attached to people with mental health conditions	44%	+32%
Lack of supervisor knowledge to recognize and understand	42%	-24%
Lack of HR knowledge about how to accommodate	21%	-24%
Treatment providers do not document sufficiently	24%	0%
Pressures for profit/productivity mean early warning signs are missed	21%	-5%



What's gotten better?
Employer knowledge in recognizing, understanding and accommodating mental health conditions.

What does it mean?
Employee secrecy and stigmatizing are worse. At the same time, employers are improving at identifying and supporting those with mental health conditions.
While these are positive gains, employers should continue to work toward changing the workplace culture to be more accepting toward people facing mental health issues.

Mental Health: The Secrecy and the Stigma

Data Dive:

A Lingering Bias

Many believe that people with mental health conditions are violent and unpredictable, can't tolerate the stress of holding down a job and aren't able to recover.* Our study showed employers are seeing this bias in the workplace.

32%

increase since 2018 in employers who reported a stigma attached to people with mental health conditions

Stigma by Industry

The size of the stigma problem varied somewhat by industry.

2022 Mental Health Stigmatization by Industry

Employers who reported the stigma attached to people with mental health conditions as one of the biggest challenges to accommodating mental health conditions

Technology	56%
Health/Social	56%
Professional Services	53%
Education	42%
Manufacturing	41%
Construction	33%
Finance	32%
Retail	24%

More than half of employers in technology, health/social and professional services report stigma as one of their biggest challenges.

* [Mental Health Myths and Facts](#), MentalHealth.gov, February 2022

Mental Health: The Secrecy and the Stigma

Data Dive:

A Lingering Bias

Do Formal Leave and Disability Programs Help Reduce Stigma?

The research revealed no difference between employers with and without formal programs who listed the mental health stigma as one of the biggest challenges in accommodating these conditions.

With Formal Programs:

44%

Without Formal Programs:

44%

Program focus:

- Family and Medical Leave Act
- Americans with Disabilities Act Amendments Act
- Paid Family Leave
- Programs for returning to or staying at work

Does this mean FMLA, ADAAA, Paid Family Leave or return-to-work and stay-at-work programs don't make a difference?

It might seem like formal programs aren't improving the outlook for supporting employees with mental health conditions. But the next data dive titled [Ready for the Future of Mental Health?](#) shows that's not the whole story.

What does it mean?

Bias can make it feel impossible to rid the workplace of the mental health stigma. But creating a stigma-free workplace can dispel these false perceptions. Steps like focusing on education and communication and investing in mental health benefits are ways to help. Setting up an initiative to reduce the workplace stigma could also free large numbers of employees from feeling compelled to keep their mental health conditions a secret.

Mental Health: The Secrecy and the Stigma

Data Dive:

Ready for the Future of Mental Health?

How prepared are employers to manage employee performance in the face of growing secrecy and stigma?



Only 31% of employers said they were fully ready to support the needs of employees dealing with mental health challenges.

Most employers say they’re doing a better-than-fair job at addressing mental health issues. But only a fraction gave themselves an “excellent” rating.

Addressing Mental Health Problems in the Workplace						
Employer Rating	Excellent	Very Good	Good	Fair	Poor	Terrible
Recognizing the importance of mental health	26%	34%	23%	11%	4%	2%
Creating a work culture to foster mental health	21%	31%	25%	15%	6%	2%

Mental Health: The Secrecy and the Stigma

Data Dive:
Ready for the Future of Mental Health?

Formal Programs Help Employers Feel Prepared
Company size made little difference in employers feeling ready to support changing mental health needs in the face of secrecy and stigma. But those with formal leave and disability management programs were more likely to feel ready to face mental health challenges. That’s especially true for those with Paid Family Leave and return-to-work and stay-at-work programs.

Employers with Paid Family Leave and return-to-work and stay-at-work programs were twice as likely to say they felt completely ready to address employee challenges with mental health.

Employers Feeling Fully Ready for Mental Health Challenges in 2022

Percent reporting feeling fully ready to deal with mental health challenges	FMLA		ADAAA		Paid Family Leave		Return to Work/ Stay at Work	
	Yes	No	Yes	No	Yes	No	Yes	No
	32%	23%	34%	19%	34%	19%	40%	17%
					44% more		57% more	

They’re also nearly twice as likely to positively rate their company as ready to address mental health issues.

Employers With Formal Programs Who Rated Themselves as Excellent at Addressing Mental Health Problems in 2022

Percent reporting feeling fully ready to deal with mental health challenges	FMLA		ADAAA		Paid Family Leave		Return to Work/ Stay at Work	
	Yes	No	Yes	No	Yes	No	Yes	No
	27%	16%	28%	18%	30%	15%	32%	17%
					50% more		47% more	
Percent rating their company as excellent at creating a work culture to foster mental health	FMLA		ADAAA		Paid Family Leave		Return to Work/ Stay at Work	
	Yes	No	Yes	No	Yes	No	Yes	No
	22%	18%	23%	13%	24%	13%	28%	11%
					46% more		61% more	

Mental Health: The Secrecy and the Stigma

Data Dive:

Ready for the Future of Mental Health?

Going Beyond Compliance

Why did Paid Family Leave and return-to-work and stay-at-work programs drive the biggest differences between employers with formal programs and those without? It may be because these two programs go beyond simply trying to comply with laws. They can actually help employees receive the paid time off and treatment they need to improve their mental health and productivity.



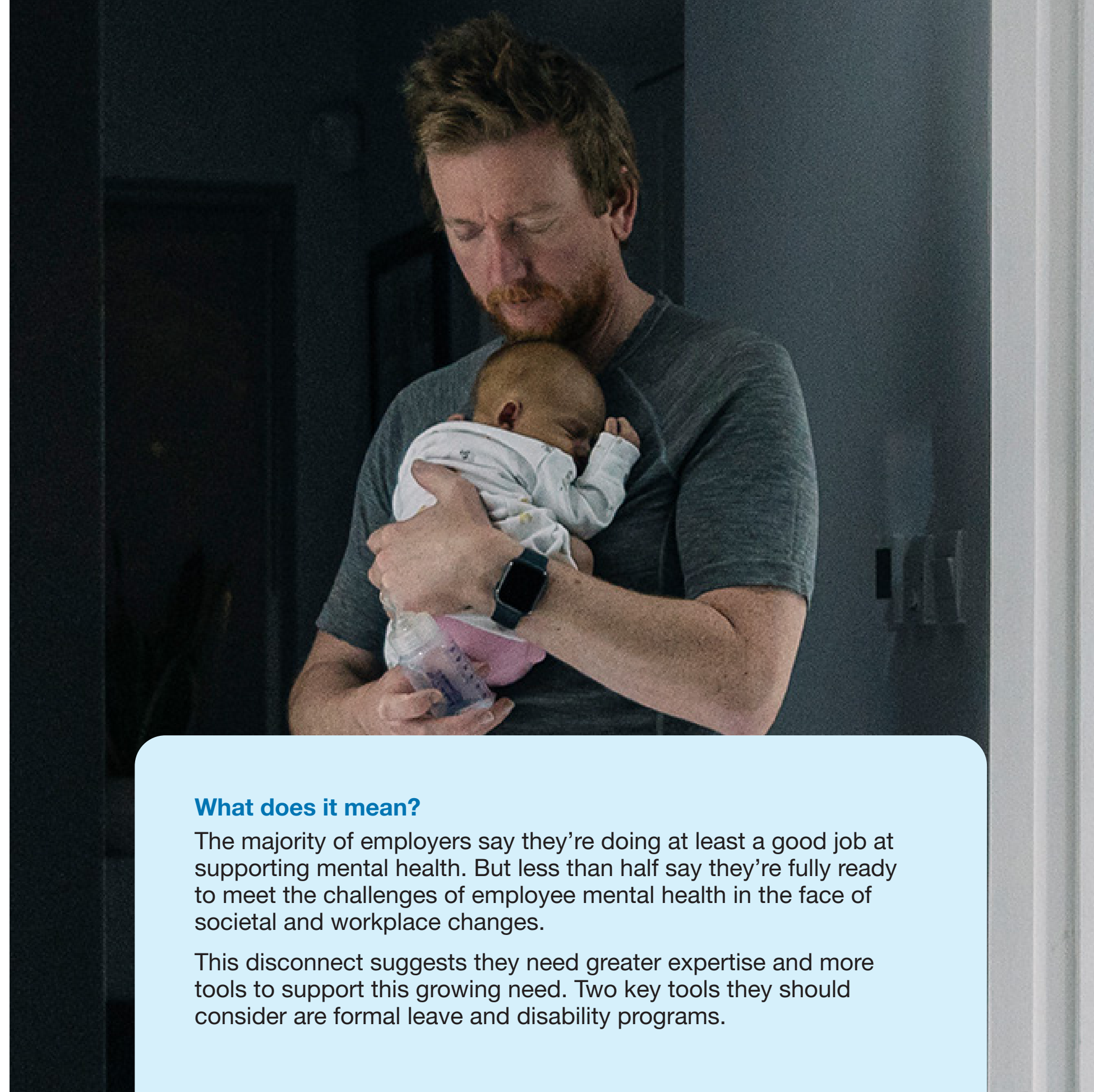
Dan Jolivet,
National Practice
Leader Workplace
Possibilities,
The Standard

“COVID and long COVID are driving an increase in mental health problems and substance use. People aren’t coping with the stress and they need support.”

What does it mean?

The majority of employers say they’re doing at least a good job at supporting mental health. But less than half say they’re fully ready to meet the challenges of employee mental health in the face of societal and workplace changes.

This disconnect suggests they need greater expertise and more tools to support this growing need. Two key tools they should consider are formal leave and disability programs.



Mental Health: The Secrecy and the Stigma

Key Takeaways

Employee secrecy and stigmatizing are worse.

1) Reducing stigma could also reduce secrecy.

Honing in on the stigma could also lower the number of employees who feel the need to keep their conditions secret. Changing the workplace culture to be more accepting toward people facing mental health issues will be key to any progress.

2) Employer capacity to support employees with mental health conditions is mixed. Most feel they're doing at least a good job at supporting mental health. And they've gotten better at identifying and supporting employees. But less than half say they're fully ready to meet the challenges of employee mental health in the face of societal and workplace changes. This disconnect suggests employers need greater expertise and help with this growing need.

3) As with other disabling conditions, formal leave and disability programs can help support employees facing mental health issues. Employers with formal programs report feeling greater readiness to address mental health conditions and challenges in the workplace. Paid Family Leave and return-to-work and stay-at-work programs had the strongest results.



Steps You Can Take

Wipe out the mental health stigma.

Focus on culture. Transforming attitudes is a crucial step in addressing mental health. How can you help your workplace culture evolve?

- Ask leaders to destigmatize mental health by speaking up. Employees appreciate leaders and HR acknowledging the mental health crisis. When leaders advocate for using wellness days, it can boost employee morale.
- Introduce an anti-stigma campaign. You can use free online resources offered on [Make It OK](#) and [Right Direction](#).
- Discourage stigmatizing language. Remind employees to stop using mental health terms in joking or demeaning ways. For example, “I’m going crazy” or “I’m going to kill myself.”

Set up formal programs or assess your current programs’ performance.

Disability insurance carriers can help address mental health issues, but they’re often overlooked by employers. Be sure your disability provider:

- Truly understands mental health conditions. That means the impact these issues can have on the individual and the workplace.

- Has professionals who can train key staff on how to support workers with mental health conditions. This includes HR partners, managers and supervisors. Training can help staff identify employees who might benefit from stay-at-work services — before the employee files a disability claim.
- Offers return-to-work and stay-at-work support. Employees with mental health conditions are less likely to be referred to stay-at-work or return-to-work services than people with physical conditions. But they have very high success rates in both types of programs.
- Compares program results to historical outcomes or national benchmarks. Once an insurer pinpoints an issue, they can partner with you to develop appropriate strategies to address it.

Be comfortable with discomfort. Employers and their HR teams are becoming more aware of the importance of mental health, but addressing it may take you out of your comfort zone. That’s OK. Keep your expectations realistic, focus on progress and listen to your employees.

THEN AND NOW

Employer Confidence Then and Now

After more than two tough pandemic years, are employers feeling more prepared to manage employee leaves of absence and disability?

In 2018, we studied employer confidence and practices in leave and disability management. Comparing our 2022 data with what we collected in 2018, we're seeing a slight uptick in overall confidence as of 2022.



Brenda Smith,
Senior Director
Workplace
Possibilities,
The Standard

“Employers don’t think about asking their benefits provider for help. But if HR is confused about programs like PFML, FMLA and ADAAA, employees will be too.”



Then and Now

Confidence is stronger, but not rock solid.



Not even 50% of employers felt very confident in how their companies are managing absence and disability.

Before and since the pandemic:

Very confident my company is managing leave well 2018: **41%** 2022: **42%**

Very confident my company is managing disability well 2018: **37%** 2022: **45%**

18% in confidence at managing disability increase

What does it mean?

Employers have come through the pandemic feeling more confident about managing employee leave and disability. This is impressive. But less than half of employers feel this way, which suggests they should continue to build and strengthen their programs.



Then and Now

Data Dive:

More Formal Leave and Disability Programs

Since 2018, the number of employers with at least some formal programs for employee leave and disability has increased.

Program focus:

- Family and Medical Leave Act
- Americans with Disabilities Act Amendments Act
- Paid Family Leave
- Programs for returning to or staying at work

More formal protocols are in place than four years ago.

Formal Program	2018	2022
FMLA	91%	91%
ADAAA	73%	82%
Paid Family Leave	68%	78%
Return to work/Stay at work	48%	62%

Return-to-work and stay-at-work protocols saw the biggest jump:

23% between 2018 and 2022

Smaller-to-midsize companies have driven these gains.

This leaves them looking more like larger companies who commonly have these programs.

Employers with 100-2,499 employees		
Formal Program	2018	2022
FMLA	93%	95%
ADAAA	60%	86%
Paid Family Leave	61%	79%
Return to work/Stay at work	38%	62%

Return-to-work and stay-at-work programs grew the most:

39% between 2018 and 2022

What does it mean?

More employers understand that formal programs are critical to helping them manage employee leave and disability.

Larger companies generally already had established programs. But smaller-to-midsize companies are seeing the advantages and catching up. The increase in companies offering programs should also mean more employees will benefit over time.

Then and Now

Data Dive:
Formal Programs Raise Employer Confidence

Feelings of readiness to manage leave and disability programs have held steady since 2018.

Across the board, employers with formal programs continue to feel more confident handling leave and disability compared to those without formal programs.

Absence			
Employers Who Felt Very Confident Their Companies Were Handling Absence Well			
2022	Employers with:	Yes	No
	Return to work/ Stay at work	48%	32%
	Paid Family Leave	45%	32%
	ADAAA	45%	28%
	FMLA	43%	33%

Biggest difference:
38% higher confidence
for employers with
ADAAA programs

Disability			
Employers Who Felt Very Confident Their Companies Were Handling Disability Well			
2022	Employers with:	Yes	No
	Return to work/ Stay at work	51%	35%
	Paid Family Leave	49%	29%
	ADAAA	49%	27%
	FMLA	47%	21%

Biggest difference:
55% higher confidence
for employers with
FMLA programs

What does it mean?

The complexities of managing leave-of-absence programs might be discouraging for employers. But having a formal program can help them feel more assured about their own knowledge and expertise.

Then and Now

Data Dive:

Formal Disability Programs Are Making a Difference

Overall, the number of companies reporting very successful disability management programs has increased over the last four years.



35% increase in employers who reported having very successful formal disability programs

2018: 26% 2022: 40%



Dan Jolivet,
National Practice
Leader Workplace
Possibilities,
The Standard

“Good collaboration with a carrier can make benefits work together for employees. A carrier should sit down with customers, figure out what benefits they have and how these resources can interact.”

Then and Now

Data Dive:
Formal Disability Programs Are
Making a Difference

Reports of success are also up for specific disability management programs.

Disability		
Employers Feeling Very Successful		
Program	2018	2022
Return to work/Stay at work	32%	45%
Paid Family Leave	31%	44%
ADAAA	27%	40%
FMLA	27%	40%



Then and now, employers with **return-to-work/stay-at-work programs** reported feeling their disability programs were very successful. That number jumped **29%**.

What does it mean?

In 2022, more employers with formal programs reported that their employees were being helped than those without such programs. These employers also said their employees were more satisfied with the assistance they received.

It's not the same as asking employees themselves. But this data does suggest these programs contributed to employee satisfaction with their leave and disability support.

Then and Now

Data Dive:

Game Changer: Return-to-Work and Stay-at-Work Programs

What’s making a big difference in employer confidence about meeting employee needs and expectations? In 2022, that seemed to be return-to-work and stay-at-work programs.

Employers with formal return-to-work and stay-at-work programs reported feeling very confident about employees getting what they need and meeting expectations. Those who lacked formal programs were less assured.

Employees Getting What They Need

2022	Employers with:	Yes	No
	Return to work/Stay at work	52%	33%
	Paid Family Leave	49%	30%
	ADAAA	47%	33%
	FMLA	46%	34%

Programs Meeting Employee Expectations

2022	Employers with:	Yes	No
	Return to work/Stay at work	45%	27%
	Paid Family Leave	43%	23%
	ADAAA	40%	29%
	FMLA	40%	19%

Then and Now

Data Dive:

Game Changer: Return-to-Work and Stay-at-Work Programs

Digging Into Return-to-Work and Stay-at-Work Findings

Reliance on worksite accommodations and wellness programs has been steady since 2018. But employers have turned more to transitional or light duty assignments in helping employees facing a disability.

Top 10 Return-to-Work and Stay-at-Work Services Offered

2022	Types of Support		% Change From 2018
	Worksite accommodations	59%	+8%
	Wellness programs	58%	+9%
	Transitional/light assignments	49%	+6%
	EAP referrals	37%	-38%
	Telemedicine services	46%	+48%
	Supervisor education	41%	+20%
	Post RTW follow up	36%	+25%
	Behavioral health assessments	36%	+42%
	Early intervention	28%	+14%
	Designated RTW coordinator	22%	-9%



Behavioral health assessments climbed **42%** since 2018.



Compared with 2018, telemedicine **rose 48%**, while EAP referrals **went down 38%**.

Then and Now

Data Dive:

Game Changer: Return-to-Work and Stay-at-Work Programs

How Have Return-to-Work and Stay-at-Work Programs Performed?

Employers generally felt positive about the performance of their return-to-work and stay-at-work programs.

But there are gaps among best practices. Employers gave the lowest ratings to identifying at-risk employees and those with multiple conditions.

These two metrics haven't improved in four years, which is concerning. Identifying employees who are at risk or have more than one health condition is a critical step for offering proactive support that can help reduce claims.



Then and Now

Data Dive:

Game Changer: Return-to-Work and Stay-at-Work Programs

RTW/SAW Performance Measures for 2022				
Employer Rating	Excellent	Good	Fair	Poor
Ensuring easy program access/utilization	39%	50%	11%	1%
Connecting employees to resources	38%	50%	10%	2%
Getting employees back to work sooner	30%	49%	21%	1%
Reducing the number of days on leave	36%	46%	18%	1%
Reducing the need for LTD claims	32%	53%	14%	1%
Publicizing and communicating with managers	38%	49%	11%	2%
Publicizing and communicating with employees	36%	48%	14%	2%
Providing tailored, individual plans	35%	46%	17%	1%
Providing integration of programs	37%	51%	10%	2%
Identifying multiple conditions	24%	52%	22%	1%
Identifying at-risk employees	23%	47%	24%	6%

Key Areas Where “Excellent” Ratings Increased Since 2018:

- Publicizing and communicating with managers: Up 32%
- Publicizing and communicating with employees: Up 28%
- Providing tailored, individual plans: Up 29%
- Providing integration of programs: Up 32%

What does it mean?

There’s a disconnect. While employer confidence hasn’t grown much in four years, perceptions of success have increased significantly.

The divide in perception signals that while formal programs, especially return to work and stay at work, are making a difference, employers need more help from experts. This would provide a clearer understanding of how their programs are performing — and fill in any gaps.

Key Takeaways

Employers feel more prepared to take on leave and disability management — but there's still work to do.

- 1) Employers have more formal programs than four years ago.** This suggests more employers understand that formal programs are critical to helping them manage leave and disability — and that more employees will benefit over time. Smaller-to-midsize employers are catching up to larger companies — which they need to do to stay competitive.
- 2) But roughly half of employers still don't feel ready to manage leave and disability.** Overall employer confidence in managing leave and disability has improved. But it's still low enough to signal employers need support.
- 3) There's a disconnect between confidence and perceptions of success.** Employers report feeling less confident than successful at their leave and disability programs. This suggests that formal programs, especially return to work and stay at work, are making a difference. It may also signal that more expertise would provide employers with a clearer understanding of how their programs are truly performing.
- 4) Return-to-work and stay-at-work programs can be a game changer.** Formal return-to-work and stay-at-work programs make a big difference in meeting employee needs and expectations for disability. But reports of success for specific disability programs are still mostly below 50%. That means employers may need more help in offering this type of support.



Steps You Can Take

Target one or two small areas to improve.

Don't try to boil the ocean. Taking small steps can help you avoid freezing up and doing nothing.

Measure program performance. Do you have a way to collect feedback from employees about the support they're getting from your programs? Not sure you're even using the right measurements? Your leave and disability provider should be able to provide ideas for gathering employee opinions and help you determine the best metrics for evaluating your programs.

Walk in your employees' shoes. Walk in your employees' shoes. If you're confused about what your leave and disability program offers, your employees will be too. The first step? Lay out all your benefits and be sure you comprehend them. Then create processes to guide people on where they need to go for help. Keep in mind that employees won't be receiving this information at their best moment, so create communications that work for reduced attention and understanding.

Speak your employees' language. With more than one generation in the workplace, consider what methods you're using to educate them about their benefits. One-size-fits-all is probably not the best approach. For example, older workers may learn from email, but younger team members will probably engage more with short videos.

Consider a comprehensive approach. Your benefits need to interact if you're going to offer a comprehensive solution. But you may not have someone who's putting all available resources together for your employees. Ask your leave and disability provider to help you figure out what you already offer and how these benefits interface. If your carrier doesn't provide this support, consider offering patient assistance services to help employees navigate health care, absence, disability, wellness and pharmacy benefits.

Lean on your provider. You may not have thought to ask your leave and disability carrier for help — but you should. A provider with solid expertise can help with gaps in knowledge and resources, plus relieve HR overload. You'll also want their return-to-work and stay-at-work programs to have a proven track record.

Moving Forward

Employers have made progress on employee leave and disability. They've put more formal leave and disability programs in place. They've also strengthened skills such as recognizing and accommodating mental health conditions.

But employer confidence in responding to surging requests for support was mixed.

The Value of Outside Expertise

Working with a carrier can make you more adept at providing the support employees say they need. It can also help them access help that's already available.

Choosing the right partner matters for return-to-work and stay-at-work programs. A carrier should take a proactive, whole-person approach to leave and disability. This includes training managers to identify at-risk employees early. That makes it easier to connect the employee with effective support.

The right leave and disability partner can help you with complex issues. These include reasonable accommodations and mental health conditions. Look for a carrier with long-term experience, tenured staff and a proven track record.

Your carrier should also be able to provide disability or vocational specialists. These are professionals who can reach out to employees. They know how to partner with the HR team and medical provider to suggest resources and innovative options.

Evaluation and Education

Your broker and carrier can help you conduct regular reviews of your programs to determine how well your protocols are working. They can also offer ideas on ways to improve.

Think about your leave and disability provider as a resource for benefits education. They'll have the expertise to help you communicate with employees about the help your programs provide.

Weaving Leave and Disability Into a Happier Workplace

Formal employee leave and disability support can help boost the employee experience. In particular, return-to-work and stay-at-work programs play a role in employee retention, productivity, morale and absenteeism.

The growth in programs for smaller-to-midsize companies may signal that offering formal support has become table stakes in the race to draw and keep talent. These programs can also strengthen your confidence, so you and your company feel ready to meet employee needs in a changing world.

About the Research

2022 Disability Readiness Survey

On behalf of The Standard, an independent research and polling firm conducted a survey of 524 HR decision-makers. This 2022 survey replicated a subset of questions from the Disability Readiness Index survey Versta conducted for The Standard in 2018.

All companies offered group short-term and long-term disability benefits, and all respondents had experienced employees being on leave, returning to work, or needing accommodation because of disabling conditions.

Sample data were weighted by company size to reflect the full estimated population of HR decision-makers. This was based on the most recent data available from the Statistics of U.S. Businesses provided by the U.S. Census Bureau and the most recent SHRM Human Capital Benchmarking Survey.

Field dates: March 15 to April 15, 2022

Sampling of HR decision-makers was stratified to ensure representation of all company sizes as follows:

Size of Company	2018 Sample	2022 Sample
25 – 99 employees	159	166
100 – 2,499 employees	162	149
2,500 – 4,999 employees	100	94
5,000+ employees	80	115
TOTAL	501	524



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