



The Employee Leave Experience

**Evolving worker expectations drive organizations
to re-examine leave management practices**



Introduction

As we move beyond the great resignation and face what some are calling the great detachment, we enter a new era of opportunity and transformation. Despite the challenges of inflation and a competitive job market, employers are embracing innovative approaches to absence management, focusing on enhancing employee engagement and well-being.

While previous editions of this report focused on changes in the more technical aspects of leave administration, such as outsourcing and centralization, a number of factors — including changing work arrangements during the pandemic and expanding paid family medical leave (PFML) laws around the country — have resulted in shifting employee expectations. As a result, more employers are enhancing their benefits and leave offerings to foster greater employee engagement and productivity, while also evolving their processes to encourage stay-at-work (SAW) and operational efficiency.

As state-based paid leave laws continue to evolve, companies are centralizing and outsourcing their administration at higher rates than in prior years. They're also including state PFML plans under the same umbrella as short-term disability (STD), federal Family and Medical Leave Act (FMLA) and other related benefits. Increasingly, employers are recognizing the value of offering both STD and PFML to strengthen their benefits offering and ensure the most comprehensive level of support for their workforce. We also see many companies focused on addressing declining mental health among their workforce.

This all adds up to companies concerned not only with being compliant with the myriad of federal, state, and local leave laws, but also with providing a more seamless and supportive employee leave experience.

We hope you find the insights from this year's research and Guardian's Absence Management Activity IndexSM results helpful not only in keeping your absence model up to date and competitive, but also in making a meaningful impact at your organization.

Evolving absence management market trends over the years



Amid shifting workforce expectations, employers discover how a positive leave experience can boost workers' morale and loyalty

The pandemic marked a turning point in how organizations manage leave. With heightened awareness about employee mental health, work-life balance, and caregiving responsibilities, many employers re-evaluated their leave policies and processes.¹ Those changes paid off: Companies with more flexible and supportive leave policies reported higher employee engagement and better loyalty during the pandemic.²

That's why many companies have continued or even expanded their offerings and leave types in the past few years.³ In part, this is in response to the increasing number of PFML laws around the country. But more employers are also recognizing the strategic value of providing a positive leave experience, not only to remain competitive in attracting and retaining talent, but also to promote employee well-being and productivity.

Workers who report a smooth, positive leave experience are more likely than others to...⁴



Stay with their current employer in the next year.



Strongly agree that their employer cares about their well-being.

Providing a smooth leave experience that minimizes stress and pressure on employees is increasingly critical, especially as mental health becomes a leading reason for taking leave.

Employers can help workers manage leave in many ways.

The top factors that employers say have the most positive impact on their employees' experience with absence-related benefits are:

- 50%** Processes that help employees feel supported by the company, HR, and their manager
- 40%** Processes that are clear and easy
- 40%** A single point of contact during leave to provide guidance
- 36%** Speed of claim decision and payment
- 34%** Tools that help employees track their remaining leave availability/eligibility
- 34%** Knowing what comes next in the process

As for measuring employees' satisfaction with absence-related benefits, employee surveys are the most popular method (58%), followed closely by health and benefits plan utilization rates (57%). Employee roundtables/focus groups come in at 42%. Companies with more than 1,000 employees are more likely than small- and mid-sized businesses to use employee surveys (68% versus 58%) to measure the employee experience.



Most employers feel they provide a positive absence experience, especially large organizations

Overall, most employers feel they're succeeding at providing a positive employee leave experience.

Nearly 8 in 10 employers rate employee experience with absence at their organization as "excellent" or "very good."

Employers acknowledge that there are many important steps in ensuring a positive absence experience for employees. However, submitting the request for leave (62%), approval of disability/FMLA leave (58%), claims payment (45%), and communication across parties while on leave (45%) top the list.

Overwhelmingly, most employers self-report doing very well across all these metrics.

The only clear areas where organizations identify some room for improvement are educating managers/supervisors and educating employees about the leave process (7% and 6% rated themselves "fair" or "poor," respectively).

Considering that 50% of employers name having a supportive manager as the most influential factor impacting the employee leave experience, it would benefit organizations to strengthen their manager education efforts, especially since many employees rate their leave experiences lower than employers do.

Overall, larger organizations are more confident about the leave experience they provide.

How employers rate themselves at different parts of the leave process

Percentage of small versus large employers who rate themselves "excellent/very good"

Submitting a request for disability/FMLA leave

50-99 workers



5,000+ workers



Approval of disability/FMLA leave

50-99 workers



5,000+ workers



There's also a correlation between organizations' self-reported employee experience with absence and their revenue. Employers who are most confident that they provide a positive, supportive employee absence experience are also the most likely to report significant revenue growth over the past three years.

Ratings of organizational performance related to the FMLA process

Percentage of employers who rate themselves "excellent/very good"





Just 1 in 3 workers say their recent leave experience went **very smoothly.**⁵

Most workers agree that the leave experience could be improved, especially the role of managers in supporting them during leave

Workers have a different opinion on how smoothly the leave experience goes. Just one-third of workers say their leave experience went very smoothly.⁶ A closer examination of employers' leave processes reveals significant room for improvement across several parts of the process.

56% of workers say their manager's support made a positive difference in their leave experience.⁷

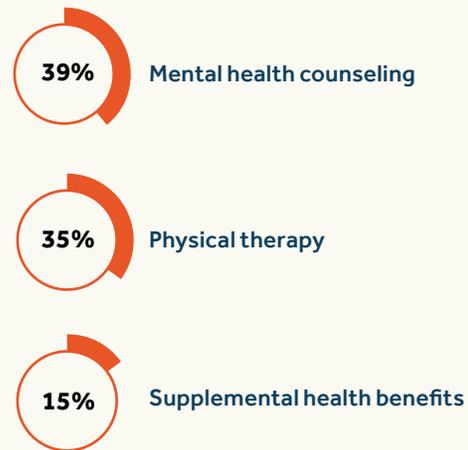
This indicates that organizations should develop more robust training opportunities for managers on the leave experience, especially since they acknowledge that it's the most significant factor impacting the leave experience.

In addition, four in 10 employees were surprised by how much they were involved in communicating with their doctors about necessary paperwork during their leave.⁸ Even more concerning, only 22% of workers said they were adequately informed about the supporting benefits available to them during leave.⁹ This indicates that most employers either aren't communicating this information effectively or they lack a streamlined, single-intake claims process that includes benefits like employee assistance programs (EAPs) or supplemental health coverage, such as hospital indemnity or accident insurance.

Only 40% of employers say they have a single-intake claims process for supplemental health and disability, and just under half (49%) have an integrated referral process for EAPs and disability.

Given this reality, it's not surprising that there's low utilization of key benefits and services among employees on leave.¹⁰

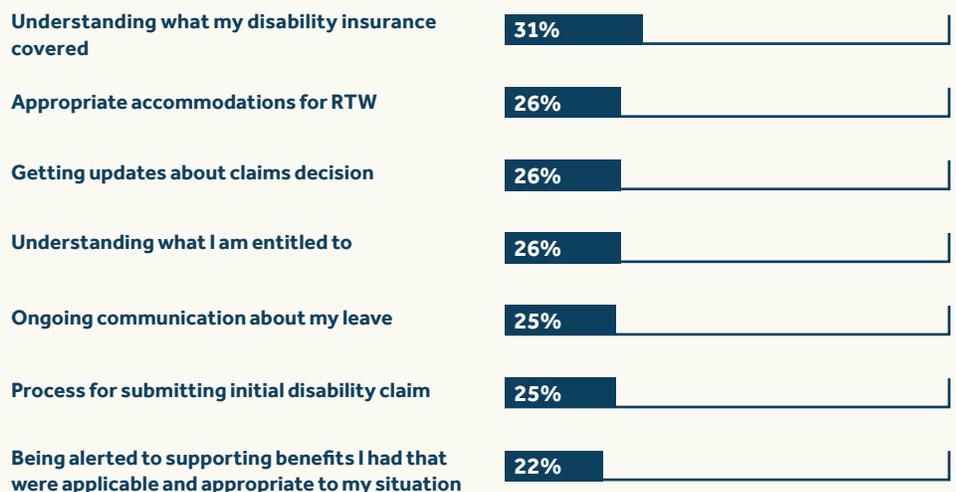
Percentage of workers who used the following benefits during leave¹¹



Clearly, there's a disconnect between the experience most employers believe they're providing and the one their workers actually have. Given the beneficial effects on turnover, morale, and loyalty that a positive leave experience can have, this should put employers on alert.

Rating the leave experience¹²

Percentage of workers who strongly agree these parts of the process went well





More than
6 in 10
employers are
considering
incorporating
**artificial
intelligence
(AI)** into
their absence
management.

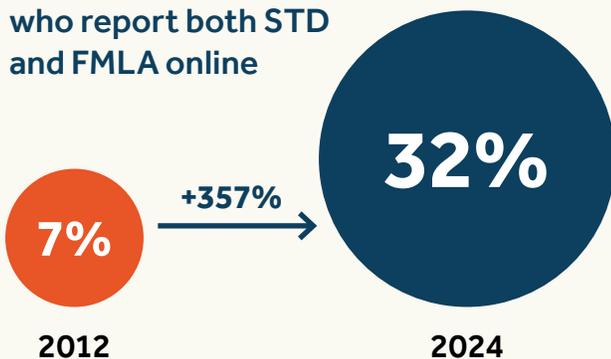
Technology is key to providing a positive absence management experience, and AI is the new frontier

With their stronger focus on improving the employee absence experience, organizations are turning to technology to help close the gaps.

A number of employers say that the ability to make a single request for all applicable leaves (30%) and ease of interacting online (24%) have had the most positive impact on their employees' experiences with absence-related benefits.

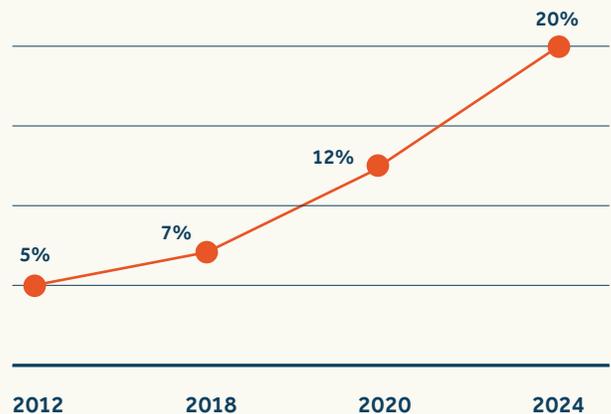
And as more employers centralize and outsource their leave administration, technology is playing a greater role in bringing these programs together. The percentage of employers who say STD and FMLA absences are reported online increased significantly over the past two years (32% versus 24%), and exponentially since 2012.

Percentage of workers who report both STD and FMLA online



The percentage of employers who can intake all possible leaves of absence and sick/vacation leave through the same central online portal has also continually increased.

Percentage of employers who can intake all possible leave types online



And although the increased claim volume employers are experiencing can pose challenges, many are optimistic about using AI to help with the process. Nearly 1 in 5 employers (19%) have incorporated AI into their disability and FMLA administration practice through benefits administration tools or partnerships. Another 65% are considering doing so.

Larger employers (1,000+ workers) and those with higher Absence Management Activity Index scores are more likely to have already implemented AI processes.

As centralization and outsourcing increase, organizations are focusing on new priorities

As the way employees work has evolved, so too have the priorities organizations place on absence management. Similarly, there have been changes in the challenges employers face since 2022, and overall, employers feel less challenged by leave than they did two years ago.

While the factors on the chart below remain challenges, employers are increasingly confronted with the growing reality of increased claims in specific areas.

Eighty-one percent (81%) of employers say mental health issues contribute to absence at their organizations.

Notably, nearly 6 in 10 employers (58%) report that 33% of caregiving employees who take leave to care for a family member eventually end up filing a disability claim for themselves, either most (13%) or half (19%) of the time.

That's why many employers' priorities around absence have changed, mostly to recognize the growing need for employee support.

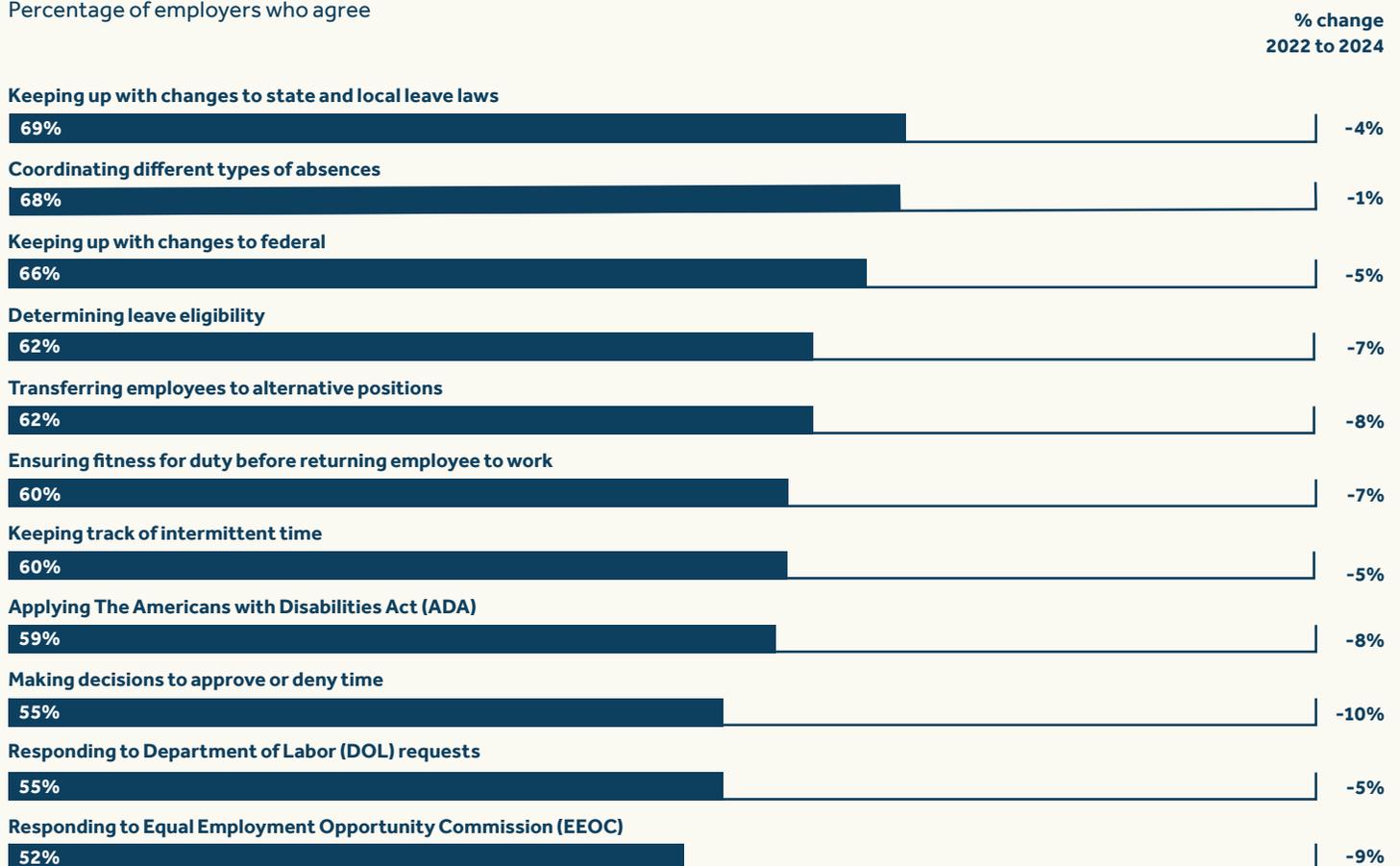
Organizations' absence management priorities

Percentage of employers who rank these priorities one or two

- 40%** Helping employees stay at work
- 36%** Ensuring policies and procedures are compliant
- 33%** Creating a culture of care, empathy, and well-being
- 29%** Supporting an employee in their return to safe and meaningful work

Common leave challenges: 2024 vs. 2022

Percentage of employers who agree



Guardian's Absence Management Activity Index is largely flat

Following significant gains over the past decade, the Absence Management Activity Index scores has plateaued in recent years, as more employers have adopted best practices, most notably regarding the centralization and outsourcing of disability and FMLA administration. Our proprietary Absence Management Activity Index measures the degree to which employers have adopted best practices in managing employee leave, and the impact of these activities on employers' ability to achieve more positive outcomes over time.

Guardian's Absence Management Activity Index has increased by 71% since its inception in 2012. It was recast in 2024 to focus on the five best practices it originally measured, and excludes the previous supporting activities that are not as reflective of today's employee benefits market.

Employers with 1,000+ employees scored highest on the Index (6.4), while those with 50–249 employees and 250–999 employees improved more significantly than large employers since 2012 (by 74% and 63%, respectively).

Organizations with a demonstrated need to advance their absence programs — such as those that report compliance challenges from mental health-related absences — tend to score higher on the Index than that don't.

Companies that have seen significant revenue growth over the past three years — and therefore have the means to invest — scored higher on the Index (6.5) compared to those with no change (5.3) or a decline in revenue (4.8).

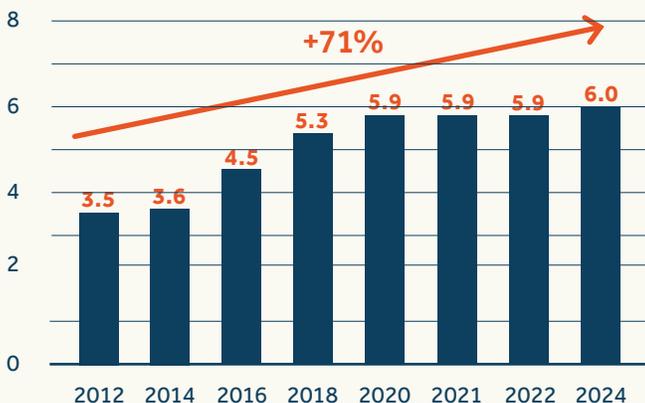
Those that see staying compliant with state leave laws as a major challenge, and thus have a business necessity to progress, also score higher (6.5 versus 5.8 for those that do not see it as a challenge).

The same trend holds for employers who believe mental health issues significantly contribute to employee absence (6.8 versus 5.1 for those who don't), and for those who offer full flextime to employees (6.9) compared to those who offer none (5.3).

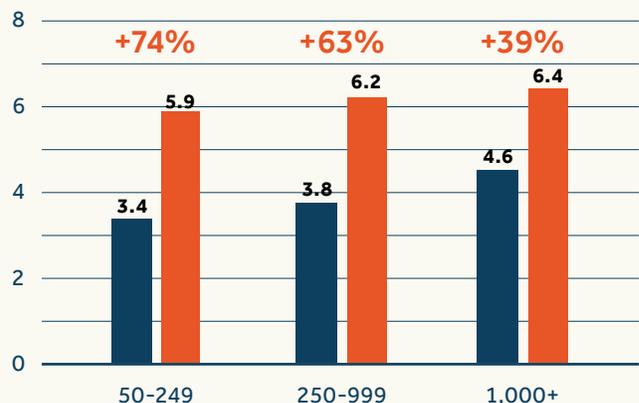
Additional factors that correlate with higher scores on the Index point to benefits offered, such as those with more generous leave benefits (6.9), those that offer a separate mental health benefit rather than just an EAP (6.6), or employers that provide more stay-at-work programs/resources (6.2).

Guardian Absence Management Activity Index score

By year



By employee size ● 2012 ● 2024





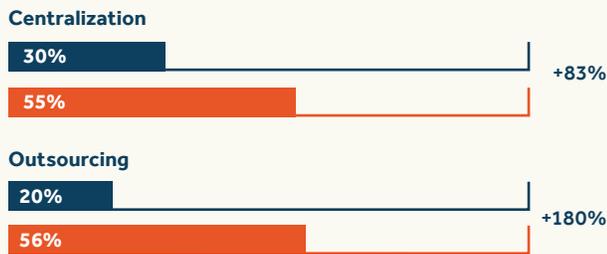
Centralizing and outsourcing STD, FMLA, and PFML administration help **streamline processes** for HR teams and workers.

To improve efficiency, employers continue to outsource and centralize STD and FMLA administration

Employers are continuing to centralize and outsource their STD and FMLA administration. “Outsourcing” refers to when an HR team co-sources absence management to a vendor or carrier.

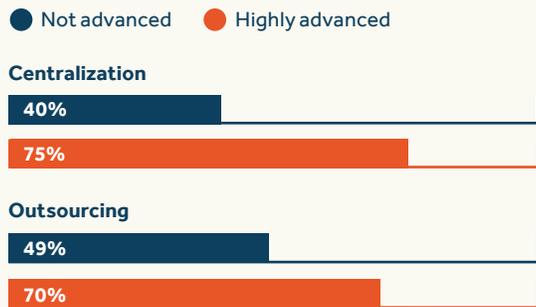
Nine in 10 employers now say that having the same external vendor manage STD and FMLA is at least somewhat important, including 33% who say it’s extremely important.

STD/FMLA centralization and outsourcing



And organizations particularly value centralization and outsourcing if they’re highly advanced in their absence management activities.

Percentage of employers that centralize and outsource their absence management processes



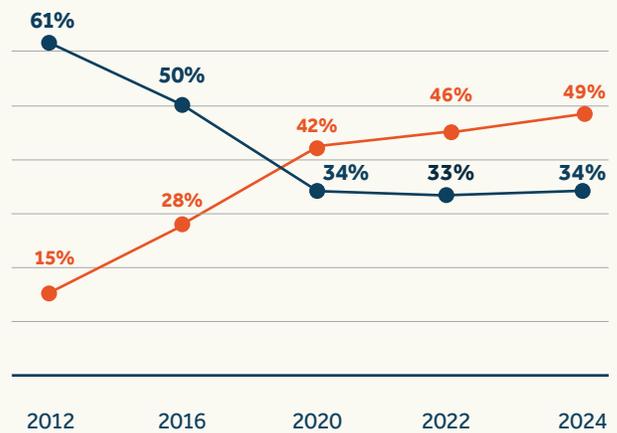
Nearly half of employers (49%) outsource both STD and FMLA to the same vendor, while more than one-third (35%) outsource STD, but still manage FMLA in-house. A smaller number (6%) continue to manage both in-house, and some outsource to different vendors, resulting in overly complicated administrative processes.

Even when an employer outsources, however, it is critical to maintain an internal advocacy or liaison for day-to-day management so employees feel connected to their workplace and supported with other benefit offerings. This recognition, which is sometimes called co-sourcing, is notable in that the share of employers report a mix of internal and external resources are involved in day-to-day program activities has increased for both STD and FMLA.

STD versus FMLA centralization and outsourcing

Percentage of employers

- FMLA and STD outsourced to same vendor
- FMLA in-house, STD outsourced



Who’s responsible for managing day-to-day STD programs

Percentage of employers who agree



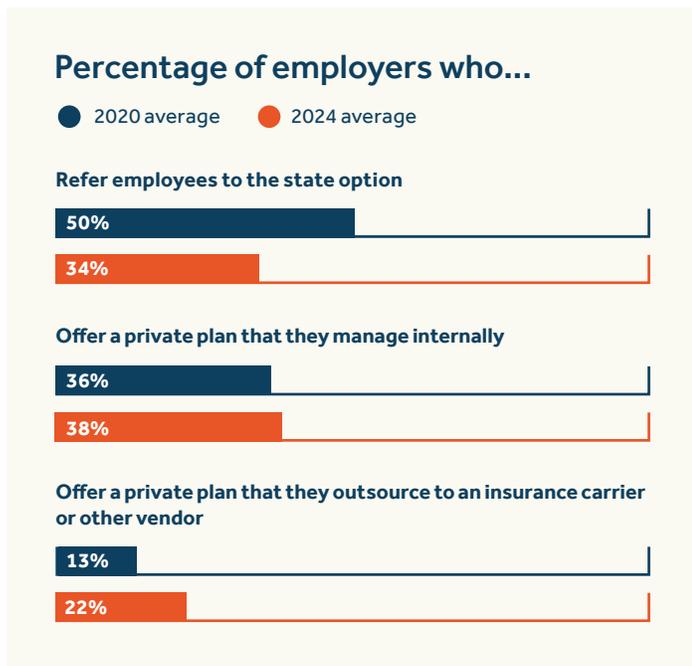
Employers with more advanced
absence practices tend to offer
private PFML plans.



Complex state leave laws drive more employers toward outsourcing to provide a better experience

As more states pass laws that impact companies with employees in multiple states, the complexity of managing leave increases. The rise of remote work has further complicated the issue, as it allows employees to be more spread across the country. This means different groups of employees within the same company could be eligible for different types of leave and paid benefits.

The patchwork of state leave laws and the variations among them cause many employers — especially those with locations in multiple states or with a large remote workforce — to struggle to keep up with the different eligibility requirements. As a result, they must also work through the different funding methods and contribution amounts, making payroll deductions even more challenging. In fact, 67% of employers in 10 or more highly regulated states say coordinating all absence types is a challenge.



In states where they're available, private plans are an increasingly popular option. Fewer employers opt to offer the state PFML option in 2024 than they did in 2020, and the percentage of employers that offer a private plan that is outsourced to an insurance carrier or other vendor increased 69% from 2020 to 2024.

Although it varies by state, most employers with workers in PFML states that offer an outsourced private plan use the same vendor as they do for FMLA.

Percentage of employers that use the same vendor for PFML and FMLA

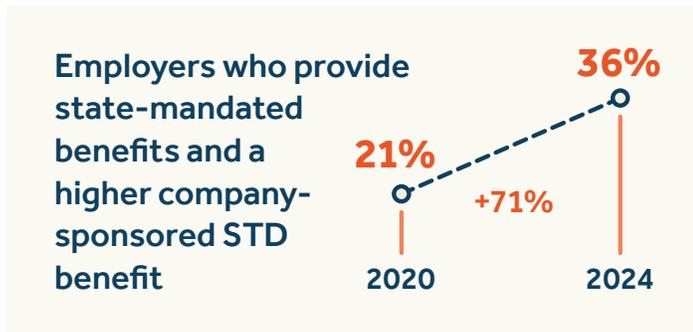
	2024
Connecticut	99%
Colorado	94%
New York	88%
California	85%
Washington	85%
Massachusetts	84%
New Jersey	80%
Oregon	79%

Employers who use the state PFML plan tend to have less advanced Index scores than those who offer an outsourced private plan.

Having employees in multiple regulated states also signals advancement (7.0 Index score when employer has employees working in six to nine regulated states, versus a 5.6 Index score in one regulated state), as employers are, by necessity, more focused on staying in compliance.

State PFML programs are influencing changes to STD benefit levels and funding

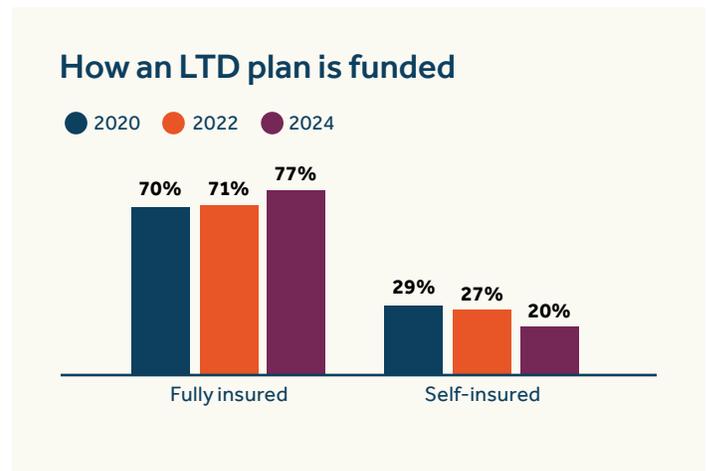
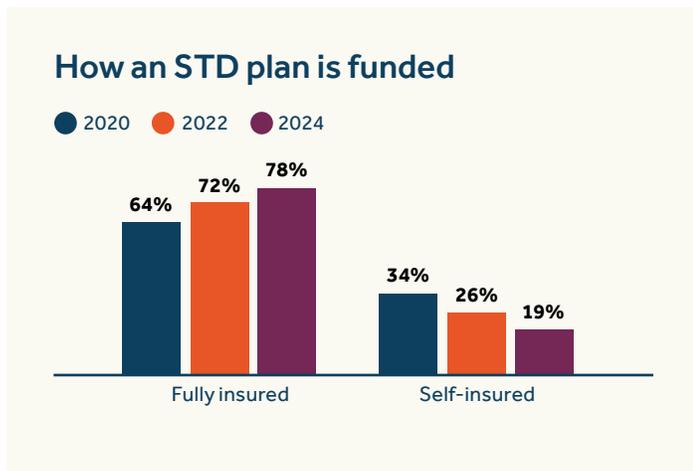
As the number of state PFML programs increases, so does the coordination of benefit levels. Employers were more likely to provide state-mandated benefits in addition to a higher company-sponsored STD benefit in 2024 than in previous years.



STD and long-term disability (LTD) benefits are increasingly fully insured for better integration and are shared in cost between employers and employees to achieve better outcomes.

The share of employers that self-fund their STD is down from 2022, and LTD self-funding has also dipped since 2022, after remaining steady since 2018.

Those with a highly advanced Index score are more likely than those with a less advanced Index to say their STD and LTD programs have a shared cost, which is helpful in encouraging return to work.





More than 8 in 10 employers say they're considering moving toward a **broad paid leave** policy that addresses multiple leave reasons, rather than maintaining separate policies.

Employers increasingly offer a variety of leave types instead of adopting a separate policy approach, helping streamline the process and improve parity among workers

The differences in state leave laws means that even within the same company, some workers are eligible for paid leave while others are not. In fact, just 27% of US workers currently have access to PFML, and 43% have access to employer-provided STD benefits.¹³

While most employers (78%) offer paid sick leave, there's a trend toward offering additional paid leave types, especially some combination of paid maternity, paternity, and parental leave as well as paid bereavement leave.

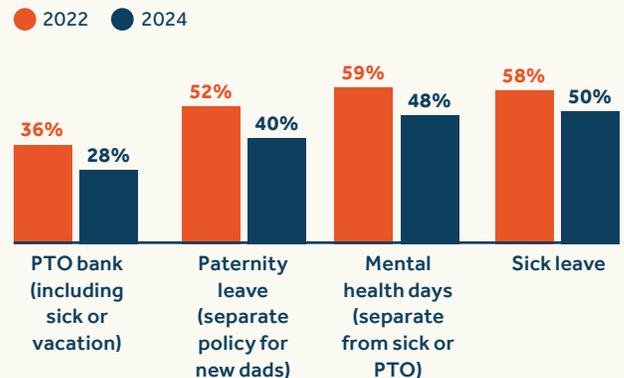
In addition to streamlining compliance, an increasing number of employers are expanding leave policies to provide more generous and equitable benefits.

Companies with 1,000+ employees are more likely than those with 50-249 employees to offer bereavement leave (80% versus 70%), maternity leave (73% versus 66%), family care leave, (64% versus 59%), and paternity leave (44% versus 38%). Organizations with a high number of RTW/SAW components in their absence programs are more likely than those without to offer sick leave (95%), bereavement leave (79%), and family care leave (66%-68%).

While more employers are offering additional leave types and benefits, the offerings may be offset by longer wait periods for employees to be eligible to take certain types of leave.

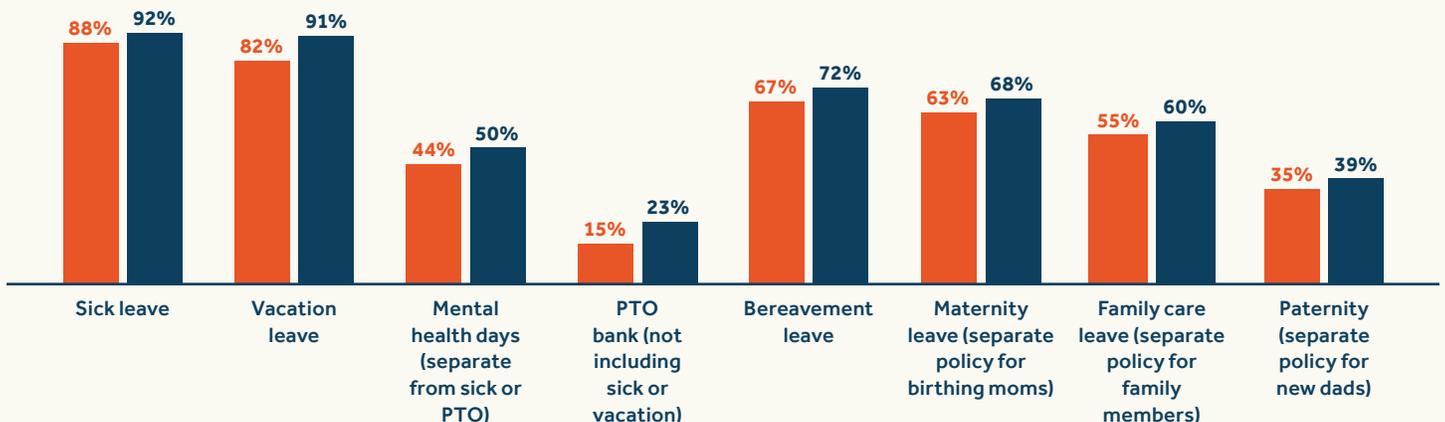
Indeed, fewer employers than in 2022 report that the following leave types are available upon hire: sick, mental health, paternity, and paid time off (PTO). However, companies with 1,000+ employees are more likely than those with 50-249 employees to say PTO can be taken immediately upon hire (37% versus 26%).

Leave benefits employees can take immediately upon hire



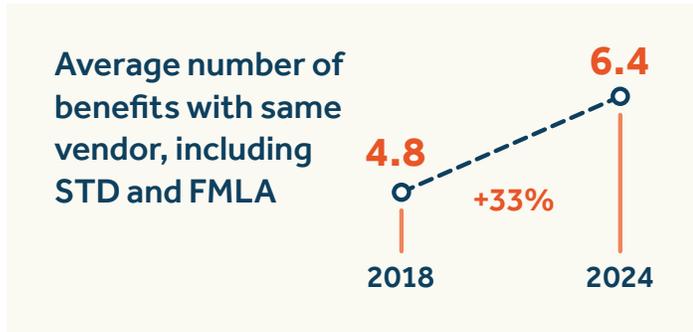
Employee leave types increase

Percentage of employers offering each ● 2022 ● 2024



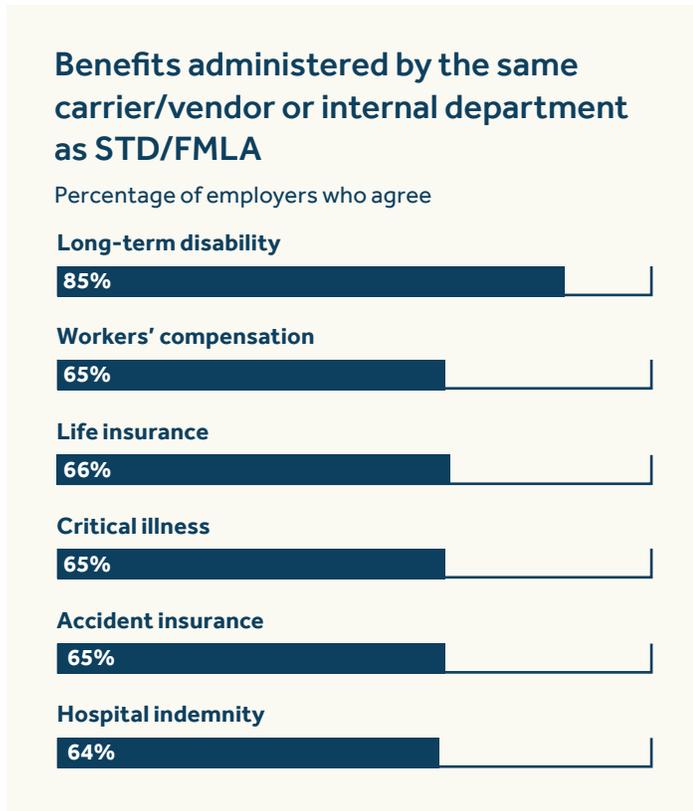
Benefits integration helps drive more efficiency, effectiveness, and worker engagement

The average number of benefits employers have with the same vendor, including STD and FMLA, has risen dramatically since 2018.

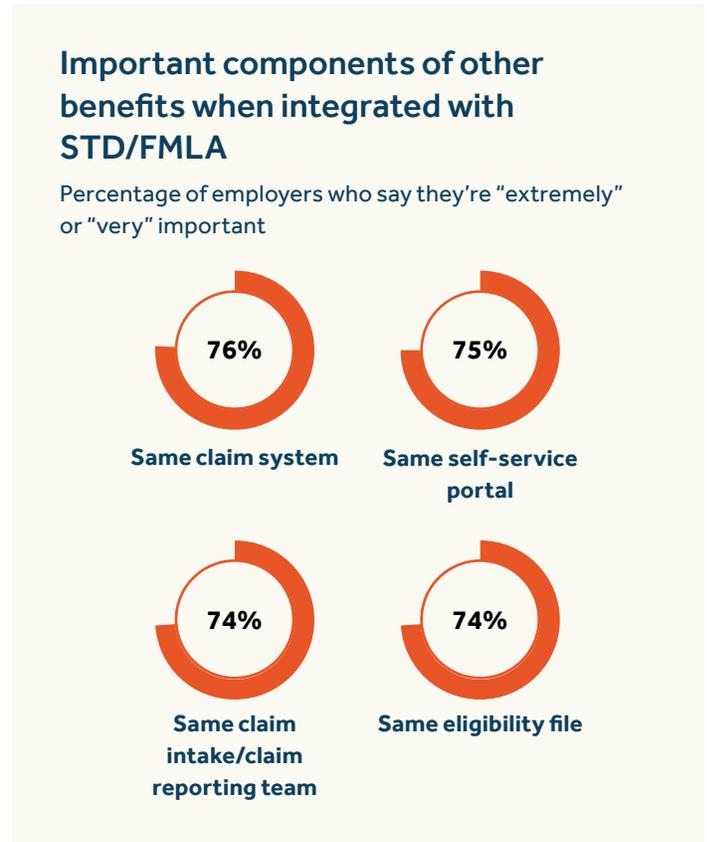


Having combined data, systems, or workflows to improve efficiency and effectiveness is considered to be highly important across a spectrum of benefits.

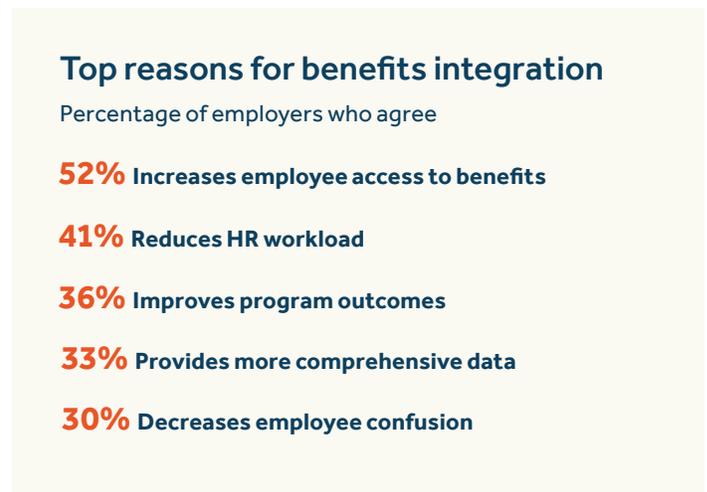
Although LTD continues to be the most common benefit managed with STD and FMLA, workers' compensation (WC), life insurance, and supplemental health insurance — like critical illness, hospital indemnity, and accident insurance — are next in line.



While employers believe all aspects of integrating benefits with STD and FMLA are important, areas related to claims and self-service top the list.



Employers report many advantages to benefits integration on both the HR team and worker ends.



Integrating the claim intake process for supplemental health insurance can help employees get timely access to the benefits they need

The number of organizations using the same carrier/vendor for STD and supplemental health has increased since 2022. The biggest gain was seen in employers integrating hospital indemnity with STD, which rose 10% since 2022. In this report, "integration" refers to combining data, systems, or workflows to improve efficiency and effectiveness.

This practice can positively impact the employee experience, as a high degree of integration and coordination across STD/FMLA programs leads to less confusion or forgetfulness about available benefits and fewer steps for employees to take to access benefits for which they are eligible.

Employers using the same carrier/vendor for short-term disability and supplemental health

Among employers offering these benefits



Accident insurance
65%



Hospital indemnity
64%



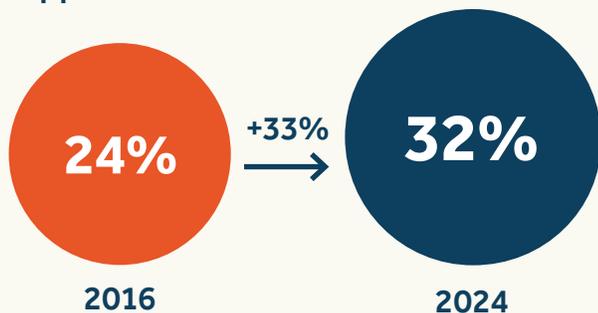
Critical illness
65%

Employers with a high degree of integration in their absence programs are more likely than those that have no integration to achieve positive outcomes.

In fact, those that trigger four types of supplemental health claims (critical illness, accident, hospital indemnity, or cancer insurance) when employees report a disability or absence are more likely to achieve more positive results related to reducing absenteeism or its effects than those that only trigger one claim type (73% versus 61%).

In addition, 32% of organizations are integrating supplemental health with STD/FMLA.

Percentage of employers that have the same carrier for STD, FMLA, and supplemental health



Notably, about half of employers that offer STD and accident insurance (49%) or critical illness insurance (48%), and more than a third (37%) that offer STD and hospital indemnity insurance, have processes in place that automatically trigger a supplemental health insurance claim when employees report a disability or absence.

Initiation of supplemental health claim at disability claim intake

● All employers ● High integration

Accident insurance



Critical illness



Hospital indemnity



Cancer insurance



Employers who prioritize providing mental health benefits and integration report improved employee experience and enhanced productivity

Worsening emotional health among workers means that more than 8 in 10 employers (81%) say mental health issues are contributing to absences at their organizations.

And over the past two years, many employers have seen claims for conditions that can affect mental health — such as substance use and postpartum depression — also increase.

Companies with 1,000+ employees are more likely than those with 50–249 employees to report mental health (57% versus 48%) and postpartum depression (37% versus 29%) claims have significantly or somewhat increased. Meanwhile, the education and finance sectors report higher-than-average (64%) rates of mental health absences.

Fifty-eight percent (58%) of employers now offer mental health benefits separate from an EAP, up from 55% in 2022.

When employers offer mental health days (separate from sick or PTO), most do so on a paid basis (68%), although this is down slightly from 2022 (72%). However, there's been a significant decrease in the number of employers that allow mental health days to be used upon hire: 35% in 2024 compared to 59% in 2022.

When it comes to integration, 31% of organizations now integrate their EAP and/or separate mental health resource with their STD and FMLA. Those with a significantly advanced Index are more likely than those with a not advanced Index to say integrating their EAP/mental health benefits with other leave types is “extremely/very important” (98% versus 58%).

Employers that offer mental health benefits separate from EAPs are more likely than those that do not to achieve seven or more outcomes (69% versus 45%).

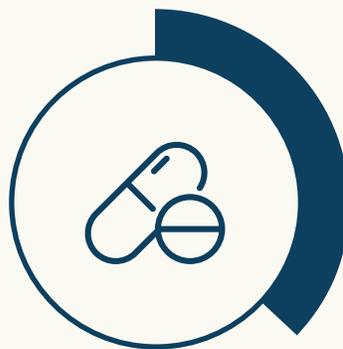
Those with a higher-level EAP integration with disability/FMLA (7.5) also report more positive leave outcomes, such as reduction in lost time and costs, increased return-to-work rates, decreased absenteeism, improved employee experience, enhanced productivity, and administrative efficiency.

Claim types that have risen over the past two years

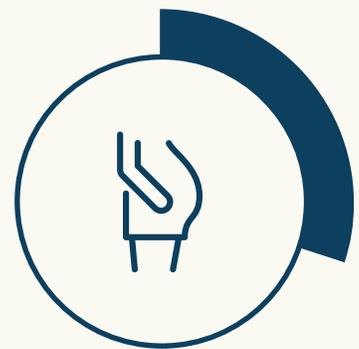
Percentage of employers who report an increase



50%
Mental health



37%
Substance use



30%
Postpartum depression

Key takeaways

Evolving worker expectations drive organizations to re-examine their leave management practice



The way employers think about and address employee absence continues to shift.

- As workforce well-being has declined and workplace arrangements have evolved, so have the priorities organizations place on absence management.
- Employers are less likely to report difficulty with the day-to-day tactics of managing leave, but are instead challenged with the growing reality of increased claims in specific areas, such as mental health and substance use.



Employee experience is the most important and improved outcome.

- Enhancing the employee experience was reported as the most important outcome to organizations in 2024, and the outcome on which employers have made the most progress.
- However, most workers agree the leave experience has ample room for improvement, with only one-third reporting a smooth experience.
- Given the critical role managers play in making workers feel supported around the leave process, organizations should strengthen their manager education when it comes to their leave policy and process.



Businesses are strategically structuring their leave benefits to drive engagement and improve operational efficiency.

- While more employers are offering additional leave types and benefits, the offerings may be offset by longer waiting periods for employees to be eligible.
- Short-term and long-term disability benefits are increasingly fully insured for better integration and are shared in cost between employers and employees to achieve better outcomes.
- As the number of state PFML programs continues to increase, so does the coordination of benefit levels.



Employers are continuing to centralize and outsource their STD, FMLA, and PFML administration.

- Use of the same resource (or centralization) for multiple benefits and leaves has increased by 82% since 2012, especially for those that are highly advanced in their absence management activities.
- A growing number of employers (49%) outsource both STD and FMLA to the same vendor.
- Most employers that use private PFML plans use the same vendor for that private plan as they do for FMLA.
- Technology is playing an increasing role in bringing these programs together, with the number of employers using online reporting for STD and FMLA absences up significantly in the last two years — and exponentially since 2012.



Benefits integration is critical to boosting efficiency, effectiveness, and employee access.

- The average number of benefits employers have with the same vendor, including STD and FMLA, is 6.4 in 2024, compared to 4.8 in 2018.
- Among employers using the same department or vendor for STD and FMLA, many say it is important that the same team also manage their supplemental health benefits.
- Employers who have a high degree of integration in their absence programs are more likely than those that have no integration to achieve more positive outcomes (41% versus 25%).

The Guardian Absence Management Activity Index

Scoring methodology

The Guardian Absence Management Activity Index was revised in 2024 to only consist of the five best practices that were identified when the research originated in 2012. The scoring methodology for the Index is outlined below. Once an Index score is calculated, the total score is multiplied by two for comparison, versus the previous definition of the Index.

The five best practices

A full RTW program, including the highest number of the following:

- Written RTW policy
- An interactive process (where the employee, HR, manager, case manager and/or physician talk about possibilities)
- Transitional RTW plans
- Guidelines for the duration of disability based on diagnosis
- Nurse case management
- Offering accommodations to facilitate return to work

On the Index, 1/6 point is given for each of the six components of the employer's return-to-work program.

- Seventy-five percent of employers report actively seeking ways to return employees to work.

The ability to produce or obtain reports that include the highest number of the following:

- Disability usage patterns
- Disability claimant status
- Disability cost
- FMLA usage patterns
- FMLA claimant status

On the Index, 1/5 point is given for each of the five reports that the employer can produce or obtain.

- The percentage of employers that can produce or obtain any given report ranges from 71% to 75%.

A disability and/or FMLA process that includes giving employees referrals to health management programs

Health management programs may include EAPs, disease management or wellness.

On the Index, 1 point is given if referrals are made, while no points are given if no referrals are made.

- Seventy-five percent make health management referrals

A central portal (phone or online) for reporting

A central portal should include reporting for at least STD and FMLA — and possibly include other leaves of absence, such as sick/vacation leave or PTO.

On the Index, no points are given if no central portal exists; 1/2 point is given if STD and FMLA absence reporting are through a common portal; 1 point is given if STD, FMLA, and PTO are all reported through the same portal.

- Fifty-five percent of employers use a central portal for STD and FMLA
- Twenty-eight percent overall have a central portal for STD and FMLA, and all other leaves of absence

Using the same STD resource for FMLA and additional benefit programs

On the Index, 1/13 point is given for each of 13 benefits "e.g., FMLA, LTD, EAP," which are administered by the same department or vendor that administers STD.

Fifty-six percent of employers report using the same department or vendor to administer both STD and FMLA.

Research methodology

Background

The eighth wave of the Guardian Absence Management Activity Index and Study was conducted in the fourth quarter of 2024. It consisted of an online survey completed by decision-makers to monitor changes in employer absence management practices.

The study was conducted for Guardian by Spring Consulting Group and serves to build upon prior years' efforts.

Sample characteristics

A total of 1,215 benefits professionals who work for employers with at least 50 full-time, benefits-eligible employees completed the survey. Respondents ranged in size from 50 employees to more than 5,000. A minimum number of surveys were conducted in major size categories to allow analysis of results by organization size. Data were weighted to reflect the actual proportion of US businesses in each size category.

Survey participants represent a cross-section of industries and geographic regions. All work for companies that offer at least medical coverage and some form of disability benefits. All are involved in handling their employer's FMLA leave and disability plans and are very or somewhat familiar with their company's absence philosophies.

Employee results are based on Guardian's 14th Annual Workplace Benefits Study conducted in January and February 2025 among 2,000 employees age 22 or older who work full time or part time for a company with at least five employees. The survey sample is nationally representative of US workers at companies of at least five employees. Results are based on an oversample of 409 workers who've taken a leave of absence in the past two years.

Firmographics

Region	Sample size
Northeast	421
Midwest	364
South	527
West	320

Employer size	Sample size
50-99	643
100-249	277
250-499	191
500-999	52
1,000-4,999	42
5,000-9,999	5
10,000+	6

Industry	Sample size
Construction	191
Health care	176
Manufacturing	157
Professional/scientific/technical	120
Retail & wholesale	104
Education	103
Finance/insurance	63
Information management	42
Transportation/warehousing	38
All others	221

Number of highly regulated states with employees	Sample size
None	479
One	343
Two to three	205
Four or more	188

References

- 1 The Guardian Life Insurance Company of America, 2021 Guardian Absence Management Activity Index & Study, [Absence Management Redefined](#), 2021
- 2 Equipundo.org, News, [New Paid Leave Policies Key in Supporting Employees during Covid-19](#), 2021
- 3 The Guardian Life Insurance Company of America, 2021 Guardian Absence Management Activity Index & Study, [Absence Management Redefined](#), 2021
- 4 The Guardian Life Insurance Company of America, 14th Annual Workplace Benefits Study, 2025
- 5 *ibid.*
- 6 *ibid.*
- 7 AbsenceSoft, The 2025 Leave of Absence Employee Experience e-Report, [2025 Leave of Absence Employee Experience Report](#), 2025
- 8 The Guardian Life Insurance Company of America, 14th Annual Workplace Benefits Study, 2025
- 9 *ibid.*
- 10 *ibid.*
- 11 *ibid.*
- 12 *ibid.*



The Guardian Life Insurance Company of America

guardianlife.com

Unless otherwise noted, all data is sourced from Guardian's 14th Annual Workplace Benefits Study, 2025. All scenarios and names mentioned herein are purely fictional and have been created for illustrative purposes only.

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