

An aerial photograph of a city skyline at dusk. A wide river flows through the center, with a bridge crossing it. The city is filled with illuminated buildings, and a prominent skyscraper with a golden spire stands out. The sky is a deep blue, and the city lights reflect on the water.

Leave as retention

Designing leave and disability benefits employees trust and use

Integrated Benefits Institute | Annual Health & Productivity Forum

October 1, 2026

MARSH AGENCY

In the next 45 minutes, we will:



1

Introduce our panel of experts

2

Discuss the many challenges facing employers and employees related to leaves

3

Review best practices for pre-leave planning and expectation-setting

4

Explore important milestones including In-leave communication and benefit navigation

5

Provide detail on reintegration practices and measures that show return on investment

Today's Panel



Urvashi Saigal

Sr. Director, Head of Benefits



Brittany Graff

VP, Total Rewards



Sarah Tarnowski

Senior Consultant



Tim O'Connor

Senior Consultant



What are employers telling us?

Numbers at a glance:

More access to paid leave than ever before¹

71% of US based wage and salary workers have access to paid leave at their jobs

Leave types and frequencies increasing²

67% of employers experienced increases in the volume of mental health related leaves of absence and accommodation requests – and that figure rises to 74% for large employers.

41% reported an increase in requests related to pregnancy and post childbirth related accommodations outside of maternity leave and accommodations for neurodivergent employees (**35%**).

Employee Experience³

#1 pain point from all responses is improving the overall employee experience.

Keeping up with compliance³

36% of large employers say that complying with mandated family and medical leave laws and paid sick leave laws is a major pain point.

Getting employees back to work³

32% of respondents state that the return-to-work process is one of the top 5 pain points.

Clarity is the key³

72% of employers reported that their managers and employees need more clarity around leave policies.

1 - U.S. Bureau of Labor Statistics, 2026 Access to and Use of Leave Summary Report, August 2026, USDL-26-1420

2 - 2026 Littler Annual Employer Survey Report

3 – MMA ADL 2025 Leave of Absence & Time Away from Work Survey

What can IBI Research Tell Us?



Leave management literacy gaps across employees and managers¹

40%

Employees misunderstand FMLA eligibility requirements (tenure, hours, employer size)

60%

Managers lack formal training on multi-state leave requirements, causing admin errors

46%

Employers confused how PFML benefits offset disability plans

17%

Manager literacy on state paid family leave programs

89%

Managers lack basic FMLA competency

45%

Employees confused how PTO interacts with statutory leave

25%

Leave disputes stem directly from miscommunication

1 - Integrated Benefits Institute, Employee Leave Literacy Study, 3/2026

The Hidden Cost of Workforce Wellbeing

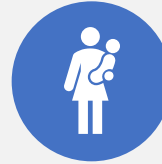
IBI Leave Study Research



9.9%²

of new short-term disability claims are mental health related

Yet they drive 12.3% of total claim payments, and 4.2% progress to long-term disability.



1 in 5³

employees is a caregiver

44% of caregivers report lost productivity as a result of caregiving strain.



87.2%⁴

of Gen Z took time off due to stress, anxiety, or burnout

Measured over the last 12 months.

2 - Integrated Benefits Institute, Mental Health Disability Duration Study, 2/2026

3 - Integrated Benefits Institute, Evidence from Analysis of the National Study of Caregiving, 11/2025

4 - Integrated Benefits Institute, Gen Z Mental Health and Absence Study, 7/2026

Employees experience leave as a journey

Design should support before leave, during absence, and after return

Before leave

Plan, set expectations

During leave

Navigate, stay connected

After return

Reintegrate, sustain

Promise

- Clear pathways
- Predictable timelines
- One set of answers

Experience

- Low effort
- Proactive updates
- Human support when needed

Outcome

- Safe return
- Lower turnover
- Lower recurrence

Urvashi Saigal

Senior Director, Head of Benefits, Danone USA

Perspective

Plan sponsor and employee
experience owner

 **Q1. When you think about 'leave as retention', what does 'trust' look like in practice for Danone employees?**

Brittany Graff

Vice President, Total Rewards, Sanford Health

Perspective

Health system employer
balancing care delivery and
workforce needs

 **Q1. In a clinical workforce, how do you balance operational coverage with an employee-first leave experience?**

Tim O'Connor

Senior Consultant, Marsh ADL

Perspective

Consultant viewpoint on
governance, operations, and
measurement

■ **Q1. From what you see across employers, what are the top drivers of 'trust' in leave and disability programs?**

Sarah Tarnowski

Senior Consultant, Marsh ADL

Perspective

Consultant viewpoint on
employee journeys and
experience

Q1. How do you map the employee 'leave journey' so communications and handoffs feel coordinated rather than fragmented?

Urvashi Saigal

Senior Director, Head of Benefits, Danone USA

Perspective

Plan sponsor and employee
experience owner

 **Q2. What changes have you made (or are considering) to make benefits easier to navigate and more trusted?**

Tim O'Connor

Senior Consultant, Marsh ADL

Perspective

Consultant viewpoint on
governance, operations, and
measurement

■ **Q2. What does 'benefit navigation' mean in practice, and what interventions improve it?**

Brittany Graff

Vice President, Total Rewards, Sanford Health

Perspective

Health system employer
balancing care delivery and
workforce needs

 **Q2. What metrics do you rely on to show that leave and disability design supports retention and performance?**

Sarah Tarnowski

Senior Consultant, Marsh ADL

Perspective

Consultant viewpoint on
employee journeys and
experience

Q2. If an employer wants to improve retention outcomes, where should they start: design, administration, or manager enablement

The Trust Journey: What Employees Need During Leave

Four commitments that turn a leave policy into a trusted experience



Transparency

Clear, upfront communication about leave policies and eligibility.



Consistency

Policies applied fairly and predictably across teams and managers.



Empathy & Support

Managers and HR genuinely care about employees' life circumstances.

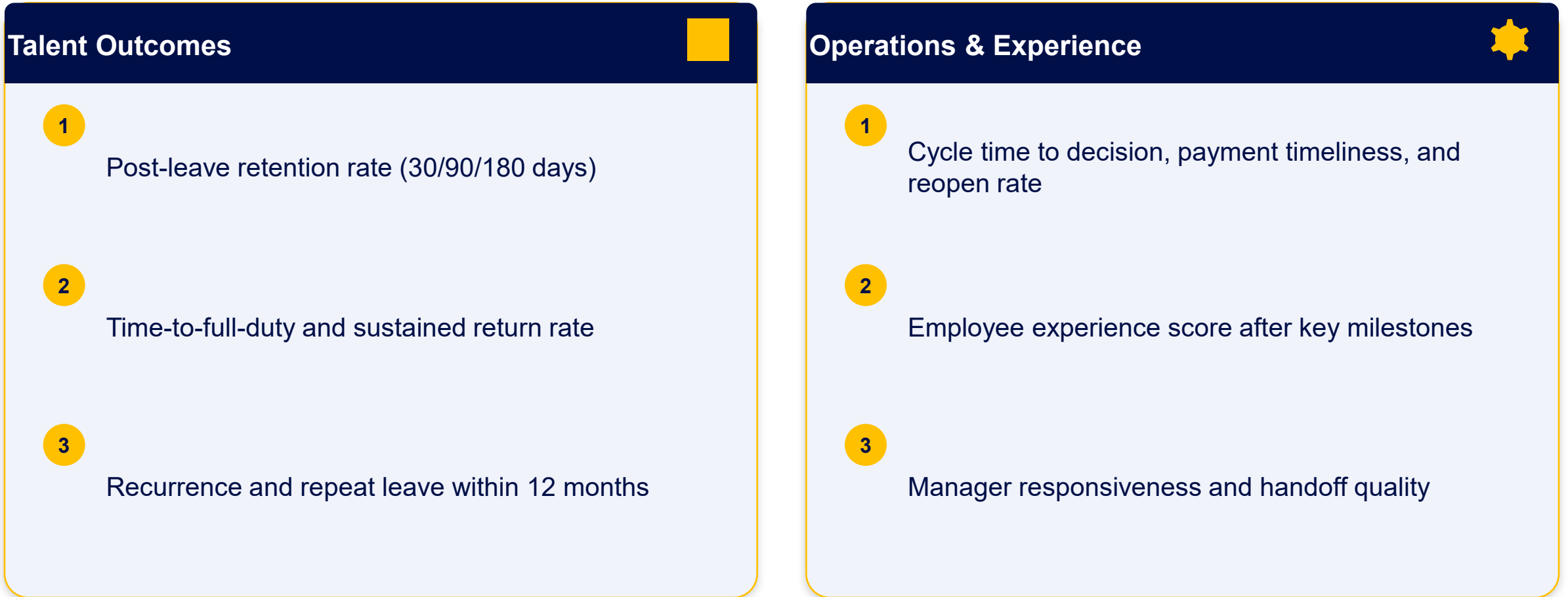


Follow-Through

Commitments made during leave are honored upon return.

Measure what makes leave a retention lever

A simple dashboard connects experience, operations, and talent outcomes



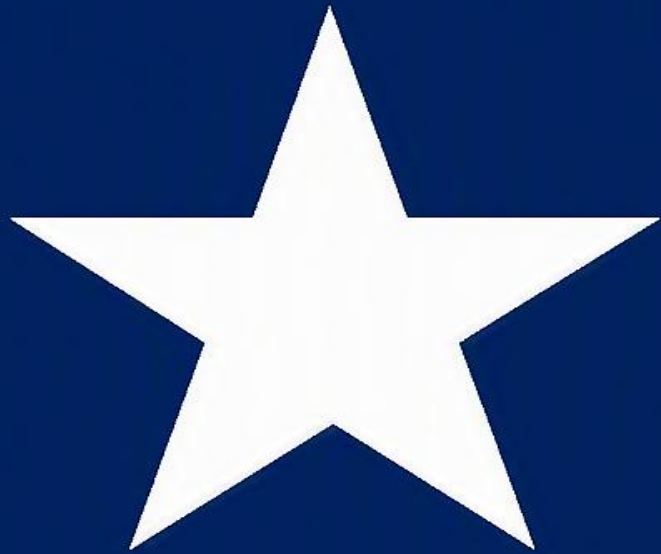


Audience Q&A

Saddle up — what's on your mind?



Every leave and disability moment
shapes trust



Thank you!

Let's keep building trust across the journey!