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Absence management transformation playbook

Designing smarter workflows, stronger governance and more human experiences

Prepare for transformation now, not later

Beyond technology adoption, the key challenge is operational readiness in a complex environment.

When it comes to workforce absence and disability programs, employers are expected to do more than ever. They're managing constantly changing regulations, cost pressures and complex policies. At the same time, employees want fast, clear benefits support and experiences that feel simple, personal and reliable in the moments that matter.

This is why transformation cannot be treated as a future exercise. The present-day reality is that organizations are having to redesign how work gets done. Those employers making the most progress are not simply adding new tools; they're looking closely at where:

- **Work slows down**
- **Information gets trapped**
- **Manual steps create risk**
- **People need better support to make sound decisions**

Technology is part of that work, but it's not the whole story. Automation, analytics, digital tools and AI-enabled capabilities may all have a role to play. The real question is whether those tools simplify complexity, improve consistency and help organizations deliver better care, clarity and confidence.

Start with the operational problem. Then choose the workflow, data, governance and technology changes that can solve it responsibly.

What employers are signaling

We recently surveyed more than **300** of our valued workforce absence clients to better understand how employers are thinking about the role of AI in their disability and leave programs.



Survey findings	Implications for transformation
49% want employees to have a more modern digital experience.	Experience modernization belongs at the center of the roadmap.
43% see value in AI improving operational efficiency and reducing costs.	Efficiency matters most when it also improves quality, consistency and responsiveness.
36% want technology to analyze information while leaving final decisions to people.	Decision support should strengthen human accountability, not obscure it.
31% believe AI's greatest value is improving decision making and reducing errors.	Better information, better workflows and stronger quality controls should align.
86% are comfortable allowing technology to surface trends, outliers and emerging risks.	Earlier signals are valuable when data is governed and next steps are explainable.

These results suggest that organizations are not looking for fully autonomous claims administration. They want more modern, efficient, consistent and insight-led programs in which skilled professionals remain accountable for decision making. If this sounds familiar, read on. With the help of our experts, we're sharing practical guidance on steps you can take to responsibly approach transformation within your organization's absence and disability program.

01

Start with people and workflows

Before it becomes a technology initiative, transformation is first and foremost an observation exercise.



The most practical starting point is understanding how the program actually works today. That means going beyond process maps and leadership assumptions and really listening to the HR and claims professionals, people and operational leaders, and employees who experience the processes in real time.

Preparedness for transformation must include:



Identifying pain points across the organization



Matching those pain points against possible workflow and technical solutions



Balancing the value, return, timing and implementation effort

This framing keeps transformation efforts grounded in solving specific business challenges and improving the employee experience, instead of just introducing a new platform.

Consider questions like:

01 Where do your HR/claims professionals spend time searching for information instead of applying judgment?

02 Where in the process are employees asking the same benefits-related questions because expectations are unclear?

03 Where do manual workarounds create risk, rework or inconsistent experiences?

04 Which organizational objectives should shape the roadmap, such as compliance, cost, experience, return-to-work results or employee retention?

05 Which areas have the strongest connection to value and feasibility?

It's also important to remember that transformations are not one-size-fits-all. Every organization has its own culture, risk tolerance, workforce needs and program priorities. A responsible roadmap should flex to those differences while still moving toward a more consistent, connected and scalable operating model.

Before exploring what technology can do, ask what work should feel like for the people who depend on your disability and leave program.

02

Build the governance advantage

Guardrails are not a barrier to transformation; they make transformation scalable.



Governance should be built into transformation from the outset. In leave and disability, workflows touch sensitive information related to health and well-being, employment status, pay, benefits, accommodations and return to work. That makes clarity, accountability and oversight essential.

A transformation-led approach broadens the governance conversation. More than just AI, the focus should be on:



How data is used



How recommendations are generated



How workflow changes are approved



How people know when escalation is appropriate

Non-negotiable guardrails should include:

- **Human accountability for decisions that affect employees and program outcomes**
- **Clear controls for privacy, data protection, storage and organization-specific requirements**
- **Documented use cases, decision boundaries and escalation paths**
- **Transparent explanations for recommendations, insights and workflow prompts**
- **Practical review forums for legal, compliance, operations, technology and external stakeholders**
- **Quality monitoring that checks consistency, accuracy and experience over time**

The right governance model should feel practical for business leaders. It should answer the questions they're already asking:

01 What information is being used?

02 What is the system allowed to do?

03 Who is accountable?

04 What do we tell clients and employees?

05 How do we know the process is working?

Responsible transformation progresses quickly when trust moves with it.

03

Use technology to empower experts

Aim to promote efficiency and reduce friction, so people can focus on judgment, care and quality.



Technology should make HR and claims professionals more effective, not less visible.

The goal is to:



Reduce the administrative load



Organize information



Bring relevant guidance into the flow of work

This enables people to spend more time on what matters most: **taking care of your employees.**

Common tech-enabled transformation opportunities in disability and leave include:

- Cleaner intake
- Better routing
- Document summarization
- Policy guidance
- Just-in-time workflow prompts
- Self-service updates
- Reporting enhancements
- Earlier visibility into risk severity

Some of these capabilities may use AI; others may rely on automation, analytics, system integration or better process design. The shared purpose is the same: make the benefits experience clearer, faster and more consistent.

In the strongest programs, technology functions like a well-designed support system.

- **It prepares information.**
- **It highlights what needs attention.**
- **It makes next steps easier to understand.**

This keeps people available for judgment, escalation, empathy and human connection.

From reporting to readiness

Another important element of transformation is moving beyond reports that explain only what's already happened. Employers can leverage their data to identify emerging risks earlier, helping their teams better predict what may happen next and what actions may improve the outcome. The value lies not in a cleaner dashboard, but in better decisions, faster action and insights surfaced early enough to influence what's to come.

If technology adds another layer of complexity, it's not yet serving the main goal of transformation.

04

Design one connected experience

Employees, HR and claims professionals should have consistency and clarity.



A leave or disability claim is rarely just an administrative event. It's often connected to health, family, income, work schedules ... and uncertainty.

- **Employees need to understand what's happening and what to expect.**
- **Employers need programs that remain compliant and operationally steady.**
- **HR and claims professionals need the right information and time to guide the process smoothly.**

Transformation is most successful when the design addresses all three groups. Optimizing one touchpoint, without tackling the rest of the journey, will not create the confidence employees or employers need.

Design for confidence. People should know what is happening, what comes next and where to turn if they need help.

For disability and leave, the experience should provide employees with reliable answers to common questions, such as:

01 Can I take time away from work?

02 Will I be paid correctly?

03 What do I need to do to return to work?

These questions are also important for employers. They need to know whether the administration of time away complies with policy and regulatory requirements, whether benefits are handled accurately and when employees can return to work safely and appropriately.

Digital channels, automated updates and guided workflows can help answer routine questions more quickly. But caring, human support remains essential when situations are complex, sensitive or unclear. Making the right path clear and available to employees at the right time is key to creating the strongest experience.

05

Measure what matters

Adoption is not the outcome; better outcomes are.



The transformation roadmap begins with a clear definition of value. The answer will not be the same for every organization. One employer may prioritize compliance and consistency. Another may focus on employee experience, speed, cost containment, return-to-work results or reduced manual effort.

Before implementation, leaders should define three things:



What value are we trying to create?



What outcome are we trying to improve?



How will we measure progress over time?

If the goal is ...	Consider measuring ...	Watch for ...
Better quality	Accuracy, rework, reopened claims, documentation consistency	Improvement without adding unnecessary steps
Better experience	Employee satisfaction, response time, communication clarity	Fast answers with access to tech-enabled and human support when needed
Better compliance	Policy alignment, escalation patterns, audit outcomes	Clear accountability and defensible documentation
Better efficiency	Manual touches, cycle time, time spent searching for information	Time shifted from administration to judgment and building relationships
Better return-to-work results	Duration trends, transition risk, return-to-work timing	Earlier action and more coordinated support

Early signals matter too. Before long-term outcomes are available, leaders can evaluate whether:

- **Teams understand the workflow**
- **Prompts and insights are useful**
- **Controls are clear**
- **Employees experience less confusion**

Truly successful transformation is defined as creating a better experience, a better outcome or a better business result.

06

Loop stakeholders into the journey

Change is best implemented when partners shape the work early and stay engaged as it evolves.



Stakeholders should not be introduced to transformation once the solution is complete. The priorities of all groups that touch disability and leave benefits must factor into the transformation roadmap – especially when program goals, workforce needs and risk tolerance may differ. Ideation, critiques and refinement are essential to the process.

This doesn't mean every stakeholder group will influence every detail. Rather, the transformation process should include meaningful feedback loops, visibility into important decisions and a clear way to explain how changes support organizational goals.

- In the ideation phase, program overseers work to identify what matters most.
- During development, feedback helps refine usability, reporting and experience.
- Prior to rollout, stakeholders need clarity on governance, data usage, decision boundaries and change management.
- After rollout, measurement and feedback should guide continuous improvement.



The transformation process should feel collaborative, not imposed.

What comes next?

Future-ready disability and leave programs simplify complexity, without losing the human element.

The cost of ignoring transformation isn't just slower operations; it's greater exposure to complexity that becomes harder to manage manually.

- Regulatory requirements continue to evolve.
- Employee expectations continue to rise.
- Employers need better visibility into what's happening and what may happen next.

Now is the time to build programs that are responsive, consistent and easy to navigate. And while technology is one part of the equation, transformation also requires disciplined workflow design, strong governance, reliable data, true collaboration and, of course, human expertise.

The future of leave and disability will favor employers who use modern tools to bring clarity to complex work, make better information available sooner and give people more opportunities to demonstrate **CARING THAT COUNTS.**

Practical starting points

Questions to ask	Why it matters
What problem are we trying to solve first?	Keeps transformation grounded in real work
Whose experience should improve?	Connects the roadmap to respective stakeholder groups (employees, employers, HR/claims professionals, etc.)
What information do people need sooner?	Links technology and data to better decisions
Which decisions require human judgment?	Clarifies boundaries and accountability
What guardrails must be in place?	Builds trust before scaling change
How will we measure value?	Creates accountability beyond launch activity



This playbook is designed to help you start a focused transformation conversation within your organization. We welcome you to engage our team of leave and disability experts so we can help you simplify complexity, strengthen your readiness and better support your employees.

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