# Edging up

Short takes on emerging industry issues and service enhancements — paid leave program updates, our newly combined risk services offering, and the latest evolution of our intake and incident management technology

# Risk services update

BY **RICH WIRTH**
*senior vice president, specialty operations, Sedgwick*

Recently, Sedgwick combined its loss control, safety, ergonomics and OSHA recordkeeping services into a single risk services division. This consolidation enhances key service areas that help businesses reduce loss frequency and severity, lower the cost of risk and ensure safety compliance.

Our colleagues provide local, personalized loss control and risk management services and they have experience in all lines of coverage and virtually all industries. We help clients develop loss control strategies by completing a claims analysis, reviewing current and past claims, and providing cost/impact solutions that align with their goals and initiatives. In addition, we provide risk assessments, consultative services, underwriting surveys and commercial property assessments for our insurance clients.

We work with employers to help strengthen workplace safety efforts by assisting with program analysis, development, implementation and training. Key areas that we help with include on-site evaluations, accident investigations, and reviews of safety procedures and protocols. In addition, our ergonomics team can review work process design and complete workstation assessments to ensure employees are using the right tools in the right way to accomplish tasks. They can also evaluate work methods and recommend reasonable, reliable ways to improve employee health and productivity.

Another primary area we assist with is regulatory compliance. We provide recordkeeping and related reporting services to help employers comply with the Occupational Safety and Health Administration's (OSHA) regulations and avoid penalties. Our proprietary application, viaOne OSHA, helps employers reduce their workload by automating much of the reporting process. Options include a basic viaOne OSHA version, which documents information such as time away from work and restricted duty descriptions, and an advanced version with additional features and full-service recordkeeping updates handled by our team.

Sedgwick provides risk services for single and multiple location employers, public entities, self-insured groups, association and group captives, and insurance carriers and wholesalers. With our advanced technology, and experienced and knowledgeable colleagues, we create solutions for our clients that reduce their overall cost of risk. If you have questions or would like to learn more, please contact your client services director.

**RESOURCE**

**Sedgwick website**
https://www.sedgwick.com/solutions/integrated-services#risk-services

# Enhanced intake and automated resolution platform introduced

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Sedgwick recently launched smart.ly, the latest evolution of our intake and incident management technology. This innovative, award-winning platform is designed to address a range of high-volume incidents or claim events. We introduced smart.ly, previously known as global intake, after years of development and refinement to meet the needs of our clients and the marketplace. Smart.ly features a more illustrative, powerful and representative identity, reflecting how the global claims and incident intake process has evolved.

Smart.ly integrates advanced technology behind the scenes so that the intake process is simple to the end user. Its intelligent capabilities, real-time system interactions, integrated artificial intelligence, optical image analysis and robotic process automation combine the latest technology, enabling automated claims adjudication and process fulfillment.

Smart.ly is powered by an embedded intelligent engine and guided by a rules-based structure, making it agile, efficient and clever. In addition to claim and incident reporting, smart.ly is also built for automated resolution, fast-track claims, customer service matters, health check surveys and vaccine tracking. A key feature of the dynamic smart.ly platform is that it can be implemented in a matter of hours, not days. That makes it an ideal channel for high-profile and time-sensitive events such as product recalls or other customer service scenarios.

This flexible, multilingual platform can be customized to meet the individual needs of each client, adding familiarity
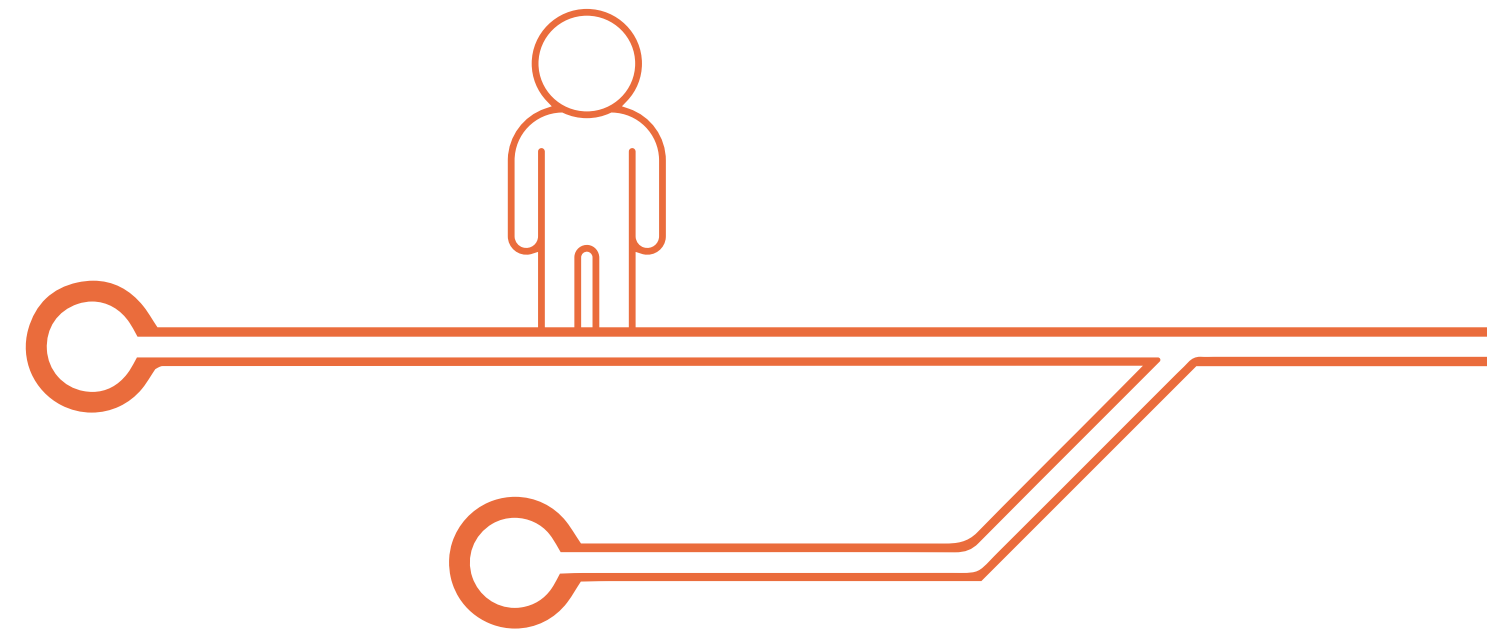
for customers, managers or other users with custom branding and landing screen messaging, tailored scripting and data fields. Smart.ly's intuitive scripts make it easy to report an incident, and new scripts can be created quickly, making it highly adaptable. In addition, smart.ly's artificial intelligence and automation capabilities allow it to instantly obtain and share information between many sources, taking the approval process for a claim or case from days down to seconds.

Smart.ly offers a secure and easy way for customers, managers or other users to file new claims and resolve issues directly online. Our cloud-hosted platform guides the user through a series of reflexive questions that gather the appropriate information. This intuitive scripting ensures each question connects logically to the next, collecting only the data relevant to that specific event. In addition, smart.ly leverages application programming interfaces (APIs) to securely exchange information with external

sources to validate requests and accelerate resolution. The rapid exchange of information enabled by APIs streamlines data accessibility and ensures accuracy.

With smart.ly, our goal is to find fresh ways to enhance the claims process and provide the best possible outcomes. Our people first, tech forward approach keeps us focused on what's most important. By creating powerful digital solutions, we can smartly support our colleagues and clients and provide a personalized, human-touch experience for employees, customers, policyholders in need of help.

Learn more at
sedgwick.com/smartly.

# Paid leave program updates

BY **BRIDGET CASWELL**
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*absence management, Sedgwick*

Several states recently made significant updates to their paid leave programs. Below are the key changes in Oregon, Rhode Island and Washington.

### Oregon amends PFML timeline
Oregon has amended the implementation timeline for its paid family and medical leave (PFML) program. House Bill 3398, which became effective on September 25, 2021,

includes several date changes that will impact employers and their employees.

Previously, payroll contributions and employer notifications to employees were set to begin on January 1, 2022, and employees could begin using leave benefits on January 1, 2023. Under the amended law, employers and employees must begin making contributions to the program by January 1, 2023. Additionally, the discrimination, retaliation, recordkeeping, notice and penalties provisions of the law also become effective on January 1, 2023. The provision requiring employees to provide notice to employers before they

take leave becomes effective on August 3, 2023. Employees may begin using the leave and benefit portions of the law, and receive job protection benefits, on September 3, 2023.

The state's PFML program, enacted in 2019, will provide eligible employees with up to 12 weeks of paid family, medical and safe leave benefits in certain circumstances.

### Rhode Island increases caregiver leave
Rhode Island's temporary caregiver insurance program has been amended to include additional weeks of paid leave.

The amendment in House Bill 6090/Senate Bill 688, which was enacted on July 6, 2021, will incrementally increase the number of weeks of paid leave available under the program. Beginning January 1, 2022, eligible employees may take up to five weeks in a benefit year; beginning January 1, 2023, they can take up to six weeks in a benefit year.

The state's current temporary caregiver insurance program provides eligible employees with up to four weeks of paid leave in order to bond with a newborn child or a child newly placed for adoption or foster care with the employee or domestic partner, or to care for a child, a parent, parent-in-law, grandparent, spouse or domestic partner who has a serious health condition.

### Washington expands PFML benefits
The state of Washington has amended its paid family and medical leave (PFML) law to permit additional workers to use the benefits in response to the coronavirus (COVID-19) pandemic. The provisions in House Bill 1073 are effective for claims from January 1, 2021 through March 31, 2022 or until the fund is drained.
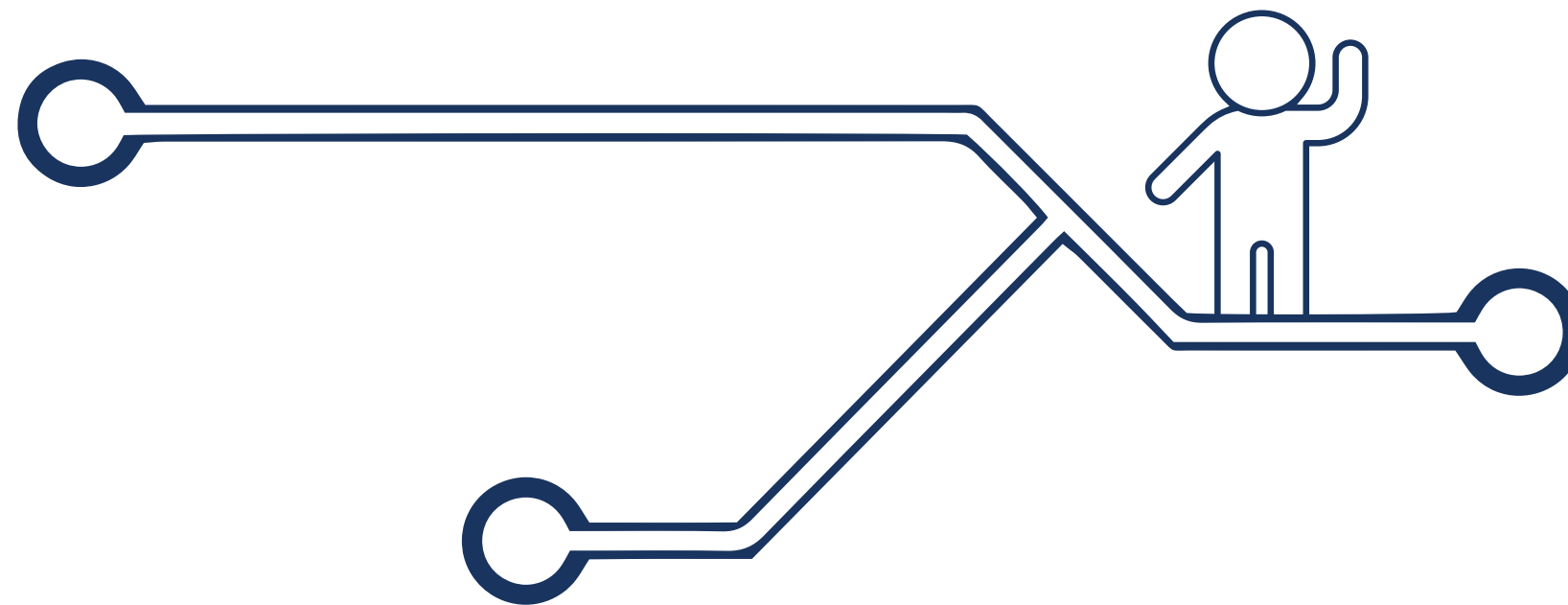
Currently, employees are eligible for benefits after working at least 820 hours during a qualifying period. They can use paid leave benefits to care for their own or a family member's serious health condition, to bond with a new baby or child in their family, or for events connected to a family member's active duty military service.

Under the amended law, employees who meet all other eligibility requirements for leave, but do not meet the 820-hour requirement, will nonetheless be eligible for paid leave if they worked 820 hours during the first through fourth calendar quarters of 2019, or during the second through fourth calendar quarters of 2019 and the first calendar quarter of 2020. Employees who did not meet the 820-hour requirement due to misconduct or voluntary separation unrelated to the COVID-19 pandemic are not eligible for paid leave. In addition, employees are not eligible for paid leave during weeks in which they receive unemployment compensation, workers' compensation, or federal unemployment compensation, industrial insurance or disability compensation.

## RESOURCES

**Oregon House Bill 3398**
https://olis.oregonlegislature.gov/liz/2021R1/Downloads/MeasureDocument/HB3398/Enrolled

**Rhode Island House Bill 6090/Senate Bill 688**
http://webserver.rilin.state.ri.us/BillText21/HouseText21/H6090A.htm

**Washington House Bill 1073**
http://lawfilesext.leg.wa.gov/biennium/2021-22/htm/Bills/Session%20Laws/House/1073-S2.SL.htm?q=20210428200347