



FMLDirect

Rising administrative costs, increased employee lost time, heightened exposure to legal expenditures, complicated state-specific leaves...these are the unintended burdens of FML administration. Our approach addresses these complexities and provides employers with an effective “real world” solution in FML administration.

FMLDirect provides thorough, consistent administration of your family medical leave program. FML Direct can be purchased separately, in conjunction with our STD program, or in coordination with third-party LTD and WC offerings.

FMLDirect program highlights:

- Eligibility determinations
- Timely notifications
- Clinical review of certification forms
- Tracking of time used/time remaining
- Compliance monitoring for FMLA and all state-specific family leave regulations

Interested in learning more about how we can deliver and administer an effective FML program at your company? We'd love to hear from you. Call our sales team at 860-321-3551.

What is FMLA?

FMLA stands for the Family Medical Leave Act. Enacted in 1993, this law protects an eligible employee's job while out of work for a qualifying reason. Federal regulations clearly place the responsibility of administering the FMLA *on the employer*.

Specifically, FMLA provides up to 12 weeks of unpaid, job-protected leave annually:

- for an employee's own serious health condition
- to care for a qualified family member with a serious health condition
- to bond with, a newborn, adopted, or foster child

Any employee who has worked for a company for at least 12 months and 1,250 hours in the year preceding a leave is entitled to utilize FMLA.

AIG **Health Direct, Inc.**

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At Health Direct, we understand the impact and costs of lost time in the workplace. We also understand the complexities and compliance difficulties associated with leave management. That's why our absence management programs are successful in improving productivity, reducing ultimate claim cost, and generating positive return-to-work outcomes.

Our FML and STD programs are available separately or in combination. We also coordinate LTD and WC third-party services.

FMLDirect program features and capabilities:

- Single point of intake. 24 x 7. Phone, fax, email or web.
- Real-time absence reporting.
- Concurrent FML approval with approved disability – *no separate forms*.
- Clinical resources available to contact providers for clarification
- Reported leave designation; eligibility determination; leave triage.
- Online employer and employee access to claim status.
- Time used/Time remaining tracked for both pure and concurrent leaves.
- Accurate tracking and monitoring of intermittent leaves in smallest increment of time your company can accommodate.
- Management of FMLA, all state job protection leaves, and any additional company-specific job protection leaves.

About Health Direct, Inc.

Health Direct, founded in 1986, provides programs and services that help companies manage lost-work time as a result of employee absences, family and medical leaves, short and long-term disabilities, and workers' compensation. HDi is headquartered in Farmington, CT and operates field offices in Missouri, Texas, Florida, Pennsylvania, and Washington. HDi is a member of American International Group, Inc.

About American International Group, Inc.

American International Group, Inc. (AIG) is the world's leading international insurance and financial services organization, with operations in more than 130 countries and jurisdictions. AIG member companies serve commercial, institutional, and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer.