Department of Labor Publishes Final Rule on Disability Benefits Claims Procedures

On December 16, the U.S. Department of Labor (DOL) Employee Benefits Security Administration announced the release of a final rule updating existing ERISA claims and appeals procedures for employee benefit plans providing disability benefits. According to the DOL, the final rule is intended to provide certain procedural protections and safeguards that are currently applicable to claims for group health plan benefits pursuant to the Affordable Care Act (ACA). The final rule is applicable to disability benefit claims, subject to ERISA, filed on or after January 1, 2018.

The main components of the final rule are:

- **Changes to Basic Disclosure Requirements.** Benefit denial notices must contain a more complete discussion of the reasons the plan denied a claim and the standards used in making the decision. For example, the notices must include a discussion of the basis for disagreeing with a disability determination made by the Social Security Administration if presented by the claimant in support of his or her claim.

- **Right to Claim File and Internal Protocols.** Benefit denial notices must include a statement that the claimant is entitled to receive, upon request, the entire claim file and other relevant documents. Benefit denial notices also have to include the internal rules, guidelines, protocols, standards or other similar criteria of the plan that were used in denying a claim or a statement that these do not exist.

- **Right to Review and Respond to New Information Before Final Decision.** The final rule prohibits plans from denying benefits on appeal based on new or additional evidence or rationales that were not included when the benefit was denied at the claims stage, unless the claimant is given notice and a fair opportunity to respond.

- **Avoiding Conflicts of Interest.** Plans must ensure that disability benefit claims and appeals are adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision. For example, a claims adjudicator or medical or vocational expert could not be hired, promoted, terminated or compensated based on the likelihood of the person denying benefit claims.

- **Deemed Exhaustion of Claims and Appeal Processes.** If plans do not adhere to all claims processing rules, the claimant is deemed to have exhausted the administrative remedies available under the plan, unless the violation was the result of a minor error and other specified conditions are met. If the claimant is deemed to have exhausted the administrative remedies available under the plan, the claim or appeal is deemed denied on review without the exercise of discretion by a fiduciary.
DOL Benefits Claims Procedures

Continued from previous page

the claimant may immediately pursue his or her claim in court. The final rule also provides that the plan must treat a claim as re-filed on appeal upon the plan’s receipt of a court’s decision rejecting the claimant’s request for review.

- **Certain Coverage Rescissions are Adverse Benefit Determinations Subject to the Claims Procedure Protections.** Rescissions of coverage, including retroactive terminations due to alleged misrepresentation of fact (e.g. errors in the application for coverage) must be treated as adverse benefit determinations, thereby triggering the plan’s appeals procedures. Rescissions for non-payment of premiums are not covered by this provision.

- **Notices Written in a Culturally and Linguistically Appropriate Manner.** The final rule requires that benefit denial notices have to be provided in a culturally and linguistically appropriate manner. The final rule essentially adopts the ACA standard for group health plan benefit notices. Specifically, if a disability claimant’s address is in a county where 10 percent or more of the population is literate only in the same non-English language, benefit denial notices must include a prominent statement in the relevant non-English language about the availability of language services. The plan would also be required to provide a verbal customer assistance process in the non-English language and provide written notices in the non-English language upon request.

- **Description of Applicable Contractual Limitations Period.** The final rule requires notices of adverse benefit determinations to include a description of any applicable contractual limitations period, including the exact date that the limitation period expires. Prudential is reviewing the details of the final rule to determine impact to our current processes.

Department of Labor Publishes Final Rule on Paid Sick Leave for Federal Contractors

Released September 30, 2016

In 2015, President Obama issued an executive order instructing federal agencies to require federal government contractors and subcontractors to provide paid sick leave. On September 30, 2016, the Department of Labor (DOL) issued final regulations, implementing the executive order that will go into effect on January 1, 2017.

The Paid Sick Leave requirements apply to contractors that have any of four types of federal contracts: (1) contracts covered by the Service Contract Act, (2) contracts covered by the Davis-Bacon Act, (3) concessions contracts, and (4) service contracts in connection with Federal property or lands. It also applies to subcontractors of covered contractors if the subcontract is also one of these types of contracts.

Key provisions of the DOL’s Final Rule include:

- Subject employers will be required to provide an hour of paid sick leave for every thirty hours an employee works on or in connection with a covered federal contract.
- Employers may cap the accrual of paid sick leave at 56 hours in a year or at any point in time.
- Employers may carry over any unused Paid Sick Leave from one year to the next.
- Employers may request certification from a health care provider, but only if the requested leave is for three or more consecutive workdays.

Employers are not required to pay employees for accrued sick time upon separation of employment. However, accrued leave must be reinstated if the employee is rehired within 12 months unless the employee received payment for unused sick leave upon separation.

Employers may choose to front load leave time for ease of administration. Employees may use their accrued paid leave for any of the following reasons:

- Their own illnesses or other health care needs, including preventive care;
- The care of a family member or loved one who is ill or needs health care, including preventive care; or
- Purposes resulting from being the victim of domestic violence, sexual assault, or stalking—or to assist a family member or loved one who is such a victim.

Prudential does not currently offer paid sick leave administration. As a result, we will not administer the federal program as part of our absence management service. Employers may obtain additional information regarding the DOL’s final rule at: [https://www.dol.gov/whd/govcontracts/eo13706/](https://www.dol.gov/whd/govcontracts/eo13706/).

Please note: When you click on this link, you will leave the Prudential website and will be taken to the DOL website, which is not affiliated with The Prudential Insurance Company of America.
State Mandated Disability Update

Effective January 1, 2017

Six jurisdictions have State Mandated Disability (SMD) benefit plans—California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island. The benefit levels and contribution amounts vary by jurisdiction, and most states update these provisions annually.

The information provided in the table is a summary of key provisions effective for 2017 and is not intended to provide a complete description of the SMD plans available in each jurisdiction. More detailed plan descriptions are available at the individual states’ websites, listed below.

<table>
<thead>
<tr>
<th>SMD Jurisdiction</th>
<th>2017 Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>California¹</strong></td>
<td></td>
</tr>
<tr>
<td>State Disability Insurance (SDI)</td>
<td>Maximum Weekly Benefit: $1,173 (SDI &amp; PFL)</td>
</tr>
<tr>
<td>Paid Family Leave (PFL)</td>
<td>Maximum Employee Contribution: 0.9% of the first $110,902 in taxable wages, up to an annual maximum of $998.12 (combined contribution for SDI and PFL)</td>
</tr>
<tr>
<td><a href="http://www.edd.ca.gov/Disability">http://www.edd.ca.gov/Disability</a></td>
<td></td>
</tr>
<tr>
<td><strong>Hawaii¹</strong></td>
<td></td>
</tr>
<tr>
<td>Temporary Disability Insurance (TDI)</td>
<td>Maximum Weekly Benefit: $594</td>
</tr>
<tr>
<td><a href="http://hawaii.gov/labor/dcd/abouttdi.shtml">http://hawaii.gov/labor/dcd/abouttdi.shtml</a></td>
<td>Maximum Employee Contribution: ½ the premium cost, but no more than 0.5% of average weekly wage, up to a weekly maximum of $5.12</td>
</tr>
<tr>
<td><strong>New Jersey¹</strong></td>
<td></td>
</tr>
<tr>
<td>Temporary Disability Benefits (TDB)</td>
<td>Maximum Weekly Benefit: $633 (TDB &amp; FLI)</td>
</tr>
<tr>
<td>Family Leave Insurance (FLI)</td>
<td>Disability: 0.24% of the first $33,500 in taxable wages—$80.40 annual maximum</td>
</tr>
<tr>
<td><a href="http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html">http://lwd.dol.state.nj.us/labor/tdi/tdiindex.html</a></td>
<td>FLI: 0.10% of the first $33,500 in taxable wages—$33.50 annual maximum</td>
</tr>
<tr>
<td><strong>New York²</strong></td>
<td></td>
</tr>
<tr>
<td>Disability Benefits Law (DBL)</td>
<td>Maximum Weekly Benefit: $170</td>
</tr>
<tr>
<td><a href="http://www.wcb.ny.gov">http://www.wcb.ny.gov</a></td>
<td>Maximum Employee Contribution: ½ of 1% of weekly wages, not to exceed $0.60 per week</td>
</tr>
<tr>
<td><strong>Puerto Rico³</strong></td>
<td></td>
</tr>
<tr>
<td>Disability Benefits Act (DBA)</td>
<td>Maximum Weekly Benefit: $113 ($55 for agricultural workers)</td>
</tr>
<tr>
<td><a href="http://www.trabajo.pr.gov">http://www.trabajo.pr.gov</a> (Spanish-language website)</td>
<td>Maximum Employee Contribution: 0.3% of eligible wages up to a $9,000 maximum or $27 per year</td>
</tr>
<tr>
<td><strong>Rhode Island⁴</strong></td>
<td></td>
</tr>
<tr>
<td>Temporary Disability Insurance (TDI)</td>
<td>Maximum Weekly Benefit: $817 (TDI &amp; TCI)</td>
</tr>
<tr>
<td>Temporary Caregiver Insurance (TCI)</td>
<td>Maximum Employee Contribution: 1.2% of the first $68,100 earned, $817.20 annual maximum (combined contribution for TDI and TCI)</td>
</tr>
<tr>
<td><a href="http://www.dlt.ri.gov/tdi">http://www.dlt.ri.gov/tdi</a></td>
<td></td>
</tr>
</tbody>
</table>

1 California, Hawaii, and New Jersey: Maximum benefit amounts and contribution rates are updated annually and become effective 1/1.

2 New York: Contribution rates and the maximum weekly benefit are not updated annually. The current contribution rate has been in effect since 1950 and the maximum weekly benefit since 1989.

3 Puerto Rico: The contribution rate and maximum weekly benefit shown have been in effect since 1968. These rates are not updated annually.

4 Rhode Island: Annual updates to the contribution rate are effective 1/1 and changes to the maximum benefit take effect on the first Monday of July.
California Extends Appeal Window for State Disability Insurance and Paid Family Leave

Effective March 1, 2018

The California Unemployment Insurance Code was recently amended to extend the timeframe an employee may appeal decisions related to State Disability Insurance (SDI) and Paid Family Leave (PFL) benefits. Under current law, appeals to an administrative law judge must be submitted within 20 days from mailing or personal service of the determination, although this timeframe may be extended for good cause. Effective March 1, 2018, the appeal period will be increased to 30 days. However, after the signing of this amendment on September 9, 2016, but prior to its effective date in 2018, employees who submit appeals within 30 days will be deemed to have “good cause” and would therefore be accepted.

Prudential provides California Voluntary Disability Insurance (VDI) and PFL on a self-insured basis as a private plan alternative to state program participation. For our VDI and PFL customers, Prudential will be updating our claim procedures to comply with California’s revised appeal handling.

New Notice Requirement for California Domestic Violence Leave Law

Effective January 1, 2017

California’s Domestic Violence Leave Law was recently amended to include a new notice requirement. The law, which originally went into effect on January 1, 2014, prohibits employers with 25 or more employees from terminating or in any way discriminating or retaliating against an employee who takes time away from work to address circumstances arising from their being the victim of domestic violence, sexual assault, or stalking.

With this amendment, employers are now required to notify employees of their rights under the law in writing when they are first hired and upon request of Domestic Violence Leave. While the amendment goes into effect in January 2017, the California Labor Commissioner must develop the notice form by July 1, 2017. As a result, employers are not required to comply until the form is published.

Employers will be able to access the Domestic Violence Leave Law Notice at the Labor Commissioner’s website: [http://www.dir.ca.gov/dlse/](http://www.dir.ca.gov/dlse/)

Please note: When you click on this link, you will leave the Prudential website and will be taken to the CLC website, which is not affiliated with The Prudential Insurance Company of America.
New Local Paid Sick Leave Legislation

Morristown, New Jersey; Cook County, Illinois; St. Paul, Minnesota; and Berkeley, California join the ever-growing number of local and state governments enacting paid sick leave legislation. In addition, Montgomery County, Maryland, amended its existing paid sick leave to include paid parental leave.

The regulatory summaries below are provided for informational purposes only. Prudential does not currently offer paid sick leave administration and as a result, we will not administer these leaves for our Absence Management customers as they become effective.

Morristown, New Jersey, Paid Sick Leave Ordinance—Effective January 11, 2017

<table>
<thead>
<tr>
<th>Subject Employers</th>
<th>All employers excluding federal, state, or town government.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Employees</td>
<td>Employees who work in the Town of Morristown for at least 80 hours in a year, excluding government employees (includes schools and Board of Education employees) and members of a construction union covered by a collective bargaining agreement.</td>
</tr>
</tbody>
</table>

**Accrual Methodology**
- Employees accrue one hour of sick leave for every 30 hours worked, up to a 40-hour calendar year maximum for employers with 10 or more employees or 24 hours for employers with fewer than 10 employees.
- Workers in the child care, home health care, and food service industries, regardless of the number of employees the employer has, must receive 40 hours of paid sick leave during a calendar year.
- Employees begin accruing paid sick leave on their first day of employment.

**Usage Rules**
- Employees may begin to use accrued sick leave time after 90 days of employment.
- Accrued sick leave may be used in the smaller of hourly increments or the smallest increment utilized in the employer’s payroll system.
- Accrued but unused sick leave may be carried over from one calendar year to the next.
- Pay-outs for accrued but unused sick leave upon the employee’s termination are not required.

**Eligible Reasons for Leave**
- Paid sick leave may be used for:
  - the employee’s own medical condition or preventative care; and
  - care of a family member.

**Other Comments:**
- Retaliation against an employee for requesting or using paid sick leave is prohibited.
- Employers are required to provide a written notice of employee’s rights under the ordinance.

**Website**

Cook County, Illinois, Passes Earned Sick Leave Ordinance—Effective July 1, 2017

<table>
<thead>
<tr>
<th>Subject Employers</th>
<th>All employers doing business in Cook County, IL, excluding certain federal, state, and county/local government employers and Indian tribes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible Employees</td>
<td>All employees who work at least 80 hours within a 120-day period for an employer within the geographic boundaries of Cook County. Employees working in the construction industry covered by a collective bargaining agreement are excluded.</td>
</tr>
</tbody>
</table>

**Accrual Methodology**
- Employees accrue 1 hour of sick leave for every 40 hours worked in one-hour increments (no fractional accrual).
- Accrual of earned sick leave is subject to a 40-hour maximum within a 12-month period, which is calculated from the date the employee’s accrual began.
- Employees may carry over half of their accrued but unused leave, up to a maximum of 20 hours.
- For employers subject to the Family and Medical Leave Act (FMLA), employees may carry over accrued but unused leave, up to an additional 40 hours, to use exclusively for FMLA-eligible leave reasons.
- Employees begin accruing earned sick leave on the effective date of the ordinance or their first day of employment, whichever is later.

**Usage Rules**
- Employees may begin to use earned sick leave time after 180 days of employment.
- Employees may limit the use of sick leave to 40 hours per 12-month period calculated from the date the employee’s accrual began. However, if an employee carried over 40 hours of leave time for FMLA usage, the employer may limit the use of this additional leave time to 20 hours per 12-month period.
- For absences of more than 3 days, employees may be asked to provide reasonable documentation of the need for leave.
- Employers are not required to pay employees for accrued but unused leave upon termination, except where an applicable collective bargaining agreement provides otherwise.

**Eligible Reasons for Leave**
- Earned Sick Leave may be used for circumstances related to:
  - The employee’s or a family member’s health condition, including treatment, diagnosis, or preventive medical care;
  - Domestic abuse, sexual violence, or stalking of the employee or their family member;
  - Business closure by a public official due to a public health emergency; and
  - Closure of a school or place of care attended by the employee’s family member by a public official due to public health emergency.
New Local Paid Sick Leave Legislation

Cook County, Illinois, Passes Earned Sick Leave Ordinance—Effective July 1, 2017

Other Comments:
- Earned Sick Leave must be paid at the employee’s same rate of pay with the same benefits, including health care benefits for which an employee is entitled for time worked.
- Employees may be asked to provide 7-day advance notification for foreseeable absences or as soon as is practicable for unforeseeable absences.
- Retaliation against an employee for requesting or using Earned Sick Leave is prohibited.
- Employers are required to post a notice, informing employees of their Earned Sick Leave rights. Written notice is also required upon the start of employment.


St. Paul, Minnesota, Earned Sick and Safe Time Ordinance—Effective July 1, 2017

Eligible Reasons for Leave
- Sick and safe leave may be used for circumstances related to:
  - The employee’s or a family member’s health condition, including treatment or preventive care;
  - Domestic abuse, sexual assault, or stalking of the employee or their family member;
  - Business closure by a public official due to a public health emergency;
  - Closure of a school or place of care attended by the employee’s family member by a public official due to public health emergency; or
  - Closure of a school or place of care attended by the employee’s family member due to inclement weather, loss of power, heating or water, or other unexpected closure.

Other Comments:
- For absences of more than 3 days, employees may be asked to provide reasonable documentation of the need for leave.
- Retaliation against an employee for requesting or using paid sick leave is prohibited.
- Employers are required to provide a written notice of employees’ rights under the ordinance. The St. Paul Department of Human Rights and Equal Economic Opportunity will provide a model poster for employers’ use.


St. Paul, Minnesota, Earned Sick and Safe Time Ordinance—Effective July 1, 2017

Subject Employers
- All employers doing business in St. Paul, excluding certain federal, state, and county/local government employers. However, employees of the City of St. Paul are covered.

Eligible Employees
- All employees working for a subject employer at least 80 hours per year in the geographic boundaries of St. Paul.

Accrual Methodology
- Employees accrue one hour of paid leave for every 30 hours worked, up to 48 hours a year in one-hour increments (no fractional accrual).
- As an alternative to the accrual method, employers can front-load an employee’s paid leave allotment.
- Employees begin accruing paid sick leave on the effective date of the ordinance for current employees or the first day of employment for new hires.
- Accrued but unused time can be carried over to the next year, subject to an 80-hour maximum.

Usage Rules
- Employees may begin to use accrued time after 90 days of employment.
- Employers are required to grant use of the leave in the same minimum increment of time consistent with other forms of leave (but no more than four hours).
- Pay-outs for accrued but unused sick leave upon the employee’s termination are not required.

Berkeley, California, Paid Sick Leave Ordinance—Effective October 1, 2017

Subject Employers
- All employers as defined in Section 18 of the California Labor Code or that hold a business license under the Berkeley Municipal Code.

Eligible Employees
- All employees who work at least two hours during a calendar week in Berkeley’s geographic boundaries and qualify as an Employee entitled to minimum wage from an employer under the California minimum wage law or who participate in a Welfare-to-Work Program.
Berkeley, California, Paid Sick Leave Ordinance — Effective October 1, 2017

### Accrual Methodology

- Employees accrue one hour of sick leave for every 30 hours worked in one-hour increments (no fractional accrual).
  - Small businesses with fewer than 25 employees: Accrual cap is 48 hours a year.
  - All other businesses: Accrual cap is 72 hours per year.
- Accrued but unused leave can be carried over to the following year, but cannot exceed the above 48/72 hour maximums above.
- Employees begin accruing paid sick leave on the effective date of the ordinance or their first day of employment, whichever is later.

### Usage Rules

- Employees may begin to use accrued sick leave time after 90 days of employment.
- Small businesses with fewer than 25 employees may limit the use of sick leave to 48 hours per calendar year. No such limit applies to all other businesses.
- Employers are not required to pay employees for accrued but unused leave upon termination.

### Eligible Reasons for Leave

- Sick leave may be used for reasons related to the employee's or a family member's health condition, including treatment or preventive care.
- Family member is defined as a child, parent, legal guardian, ward, sibling, grandparent, grandchild, spouse, registered domestic partner, or a designated person (if the employee does not have a spouse or registered domestic partner).

### Other Comments:

- Employers must inform the employee of the amount of paid sick leave accrued at the end of each pay period.
- Sick leave must be paid at the employee's hourly wage no later than the payday for the next regular payroll period after leave was taken.
- Employees may be asked to provide reasonable advance notification for foreseeable absences or as soon as is practicable for unforeseeable absences.
- Retaliation against an employee for requesting or using paid sick leave is prohibited.
- Employers are required to post a notice, provided by the city, informing employees of their Paid Sick Leave rights. A copy of the notice must be provided in the absence of a physical employer location.

### Website

http://www.ci.berkeley.ca.us/MWO/

Please note: When you click on this article's links, you will leave the Prudential website and will be taken to the respective jurisdictions’ websites, which are not affiliated with The Prudential Insurance Company of America.
New Local Paid Sick Leave Legislation

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Montgomery County, Maryland, Enacts Paid Parental Leave
Effective January 1, 2017

In November, the Montgomery County, Maryland, County Council enacted a paid parental leave law by amending their existing Earned Sick and Safe Leave Law to include two new leave reasons. The original law that went into effect October 1, 2016, allows employees to earn one hour of paid leave for every 30 hours of work, up to a 56-hour maximum for employers with at least five subject employees or 32 hours for employers with fewer than five subject employees.

Under the original act, leave could be taken for care of self or care of a family member due to illness, injury, preventive care, or school or care center closing, or to obtain services related to domestic violence, sexual assault, or stalking. Effective January 1, 2017, eligible employees can also use their earned leave time for:

► the birth of a child or placement of a child with the employee for adoption or foster care; or
► care for a newborn, newly adopted, or newly placed child within one year of birth, adoption, or foster-care placement.

All other provisions of the Montgomery County Sick and Safe Leave Law remain the same. Employers may obtain additional information regarding the new sick leave regulation at www.montgomerycountymd.gov.

San Francisco Amends Paid Parental Leave Ordinance

Effective January 1, 2017

Even before San Francisco’s Paid Parental Leave went into effect on January 1, 2017, the city amended its ordinance to reflect recent changes in the California State Paid Family Leave (PFL) Law. The city leave for new-child bonding coordinates with the state program so that an employee can receive up to the state’s PFL weekly maximum through employer-paid “Supplemental Compensation.” However, the state recently announced that the PFL wage replacement rate of 55% will increase to 70% (or 60% depending on the employee’s state average weekly wage) from January 1, 2018, through December 31, 2021. As a result, San Francisco amended its ordinance by decreasing the Supplemental Compensation rate from 45% to 30% or 40% starting in 2018 to ensure that the combined replacement rate does not exceed 100%.

The amendment to the San Francisco Ordinance further clarified the San Francisco Paid Parental Leave Ordinance as follows:

► An employer’s obligation to pay Supplemental Compensation coincides with the period during which the employee actually receives state PFL wage benefits, which may not necessarily coincide with the employee’s six-week leave period because employees may apply for such benefits after their leave has already commenced, and/or the state may delay in issuing payments.
► Periods of paid and unpaid leave are not counted when calculating an employee's average weekly hours for purposes of determining the employee’s eligibility.
► Periods of paid and partially paid leave are not counted when calculating an employee’s average weekly earnings.
► Employees are required to give the state written authorization to share their benefit information with their employer when applying for PFL.

SAVE THE DATE:
Upcoming Industry Conferences

March 27–29, 2017
2017 Integrated Benefits Institute (IBI) Annual Forum
The Integrated Benefits Institute (IBI) will hold its Annual Forum in San Francisco, California, March 27–29, 2017. Attendees, including employers, suppliers, and other thought leaders, will explore innovative solutions to health, wellness, and productivity challenges. The Forum offers breakout sessions, discussion panels, tools, and several networking opportunities to bring like-minded professionals together for a common goal: improving the health, well-being, and performance of America’s workforce.

Conference information is available at www.ibiweb.org/forum/.

April 19–21, 2017
2017 Health & Benefits Leadership Conference
Human Resource Executive will hold its Annual Health & Benefits Leadership Conference in Las Vegas, Nevada, April 19–21, 2017. Employers will gain useful solutions and ideas to help craft a solid benefits program that will attract new employees, retain top talent, improve employee engagement, enhance productivity, and more. Sessions are created and delivered by senior executives from leading organizations, both large and small, to give you a high-caliber learning experience with real-world lessons and practical takeaways. A supplier expo will provide access to suppliers and networking opportunities.

Conference information is available at www.benefitsconf.com.

May 1–3, 2017
2017 DMEC FMLA/ADA Employer Compliance Conference
The Disability Management Employer Coalition’s (DMEC) annual FMLA/ADA Employer Compliance Conference will be held in Minneapolis, Minnesota, May 1–3, 2017. DMEC is an industry association dedicated to providing education on integrated disability, absence management, and return-to-work solutions. The conference will provide tools and knowledge to manage FMLA and ADA compliance responsibilities and help to reduce employers’ risk of lawsuits and regulatory enforcement actions.

Full conference and registration information is available at www.dmec.org.

July 31–August 3, 2017
2017 DMEC Annual Conference
The Disability Management Employer Coalition’s (DMEC) Annual Conference will be held in Anaheim, California, July 31–August 3, 2017. Attendees will explore employer best practices, real-world strategies, and valuable ideas that can immediately be applied to their absence, disability management, and return-to-work programs. Plus, employers will learn about controlling the escalating costs of absence and operational disruptions while remaining compliant with state and federal leave laws.

Conference information is available at www.dmec.org.

Please note: When you click on these links, you will leave the Prudential website and will be taken to the respective conference websites, which are not affiliated with The Prudential Insurance Company of America (Prudential).