

## Case Study



### EXECUTIVE SUMMARY

The Guardian Life Insurance Company of America<sup>®</sup> (Guardian Life), one of the largest mutual life insurance companies in the world, collaborated with EIS to develop and launch Guardian Absence Solutions, a next-generation employee absence case management solution.

The new service ties together the management of employee leave and compensation replacement in a single solution that is transparent to employers and employees. It supports optimal return-to-work outcomes for employees while addressing the growing complexity and compliance challenges employers face when managing employee leave.

A recent study by Guardian found that more employers are seeking to centralize and streamline or outsource administration, as the complexity of managing multiple types of employee leave rises, and as a result of other converging factors. These include COVID-19 impacts such as shifting caregiving responsibilities, rapidly evolving state leave laws, a rise in remote work and the increased use of mobile devices.

Given these market dynamics, Guardian Life identified an opportunity to build a breakthrough absence management capability that allows employers to simplify leave of absence tracking and administration, while providing a more seamless and user-friendly experience for employees.

*“We wanted to look at a complete replacement of our disability platform to combine all disability and leaves together under one seamless absence technology. EIS enabled us to do this at a microservices level. The caliber of the technology that they’re bringing to the table is so important to us.”*

*– John Furlong, Head of Business Transformation, Guardian Life*

## CHALLENGE

Guardian Life had been offering employers and employees multiple disability and leave products on separate systems, but with over 200 types of paid leave and absences in existence and shifting federal and state provisions and laws, employers are seeking partners who can integrate absence management programs, alleviate the burden of tracking regulatory complexity, and provide better digital experiences. Over 80% of the employers who responded to the Guardian Life survey identified keeping up with compliance rules as a significant pain point. To meet this need, Guardian Life needed to digitally transform the way it offered its disability products and combine them with leave management capabilities that would help make the claims and administration experience fast, seamless, and accurate.

## SOLUTION

### Leveraging a next-gen architecture and APIs

There are two separate major software solutions brought together to create Guardian's new Guardian Absence Solution: the EIS Suite™ of core and digital solutions, and Reed Group's LeavePro, a wholly owned subsidiary of Guardian. The project is the complete replacement of Guardian's short- and long-term-disability product systems with EIS Suite and the integration of this new-gen solution with Guardian's Reed Group LeavePro solution.

Guardian Life tapped EIS' core technology expertise and EIS Suite component solutions (PolicyCore®, ClaimCore®, CustomerCore™, and EIS DXP®) to provide the rating, quoting, policy administration, and claims for Guardian's disability products. EIS Suite provides these components as microservices accessed via EIS' portal and persona-based APIs to the Guardian-built experience layer APIs, which support all the experiences: the web, mobile experience for employers and employees, and the claims adjudication experience for Guardian's employees.

### EIS Suite™ components:



PolicyCore®



ClaimCore®



CustomerCore™



EIS DXP®

### Delivery:



AWS Cloud

All applications are next generation and cloud-native, built as microservices within an open architecture. EIS' open architecture simplifies integration with most product systems, including Guardian's existing technology.

Implementation began in February 2020 and the product was launched with quoting in January 2021, followed by policy install in March 2020 and claims processing in August 2021. The short-term disability and leave products are live in all US states.



## Claim processors see, manage, and pay concurrent claims together

While EIS Suite provides the short- and long-term-disability claims processing, LeavePro provides the absence processing and business rules and compliance associated with state and federal leaves, as well as employer provided leaves. The Reed LeavePro system services are also made available via API to the EIS Suite and the Guardian experience layer. All of the claims and leaves from both systems from a single absence event are unified as an absence case in the EIS system from which the claim processor can see, manage, and pay concurrent claims together.

As an example of a major API integration between the two systems, the new absence case management solution also employs a powerful integrated benefit calculator (IBC) implemented by EIS to enforce financial interactions between multiple leaves and claims. As the brain of the absence case, the IBC takes feedback from any one of the claims to determine how it impacts another claim in the case. This ensures calculation accuracy across claims and consolidates benefits across claims into single payment capability.

*“By building a system that allows us to take information from our technology and then combine it at a microservices level with leave processing rules, we’re able to operate in a more efficient way and get a much more granular, high quality result.”*

*– John Furlong, Head of Business Transformation, Guardian Life*

## OUTCOMES

By leveraging EIS’ technology, Guardian Life’s employer clients are:

- Less likely to make errors in determining the amount of time off
- Unlikely to experience offsets that are not accounted for
- Gaining continuous monitoring of leave regulations to help ensure federal and state compliance
- Able to enjoy a far better and more intuitive user experience

The client company’s employees have:

- A simplified experience that treats all related transactions as a single event, handled by a dedicated case manager

The client company’s employees have:

- A 2-3 month reduction in the time to make regulatory changes live across all systems
- A reduction in time to market of new products when compared to legacy systems
- A faster and more intuitive quoting experience that is increasing broker business

As a result of working with EIS, Guardian Life has been able to deliver a fully integrated offering able to handle every aspect of employee leave. The new digital platform modernizes the leave experience with a customized interface that includes mobile and digital omnichannel communication capabilities, further advancing the company’s evolution to create digital-first customer experiences.

The solution sets a new industry benchmark for managing the complexities and improving the experience of employee leave.

### Let’s connect.

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