



PREMIER SPECIALISTS

Leave & Disability Management



Moving forward together

What we'll review today.

- The Larkin difference
- Leave & claims approach
- Client experience
- Focus on compliance
- Technology-driven experiences
- Clients & feedback

01

The Larkin
difference



Key Larkin moments

Over 20 years of growth, innovation, and care within the Larkin community.



Company
Founded

2001

2008



28
Clients



New Santa
Clara Office

2009



New Roseville
Office

2014



ADA & LOA
Pay Added

2016



140+
Clients

2020



New Eldercare
Service

2022



Jack Larkin
Named President

2015



New NYC
Office

2019



New ATL
Office

2021

High-touch with empathy

Our **single point of contact** model offers high-touch, empathetic service throughout the leave & claim process.



01

Real people always answer

We value the human voice. When employees call during business hours, they'll always speak with a real person.

02



Care & connection

We walk employees through the leave process with empathy and urgency—making sure they understand their rights and responsibilities.

03



Deep understanding of your needs

We continually upgrade our services to anticipate employee and client needs, tailoring an experience that helps them feel grounded.



Customizable, à la carte services

We're always flexible and work with you to customize the entire program and tailor it to what you and your employees need.



Our services

We go the distance for employees everywhere.

- Available in all U.S. states and Canadian provinces
- Customizable programs for 100 to over 15,000 employees
- 40,000 leaves processed in 2022



Self-insured
short term
disability



California
voluntary plans



New York
disability and
paid family
leave plans



Leave of
absence pay



Employee
leaves
of absence



Accommodations
management

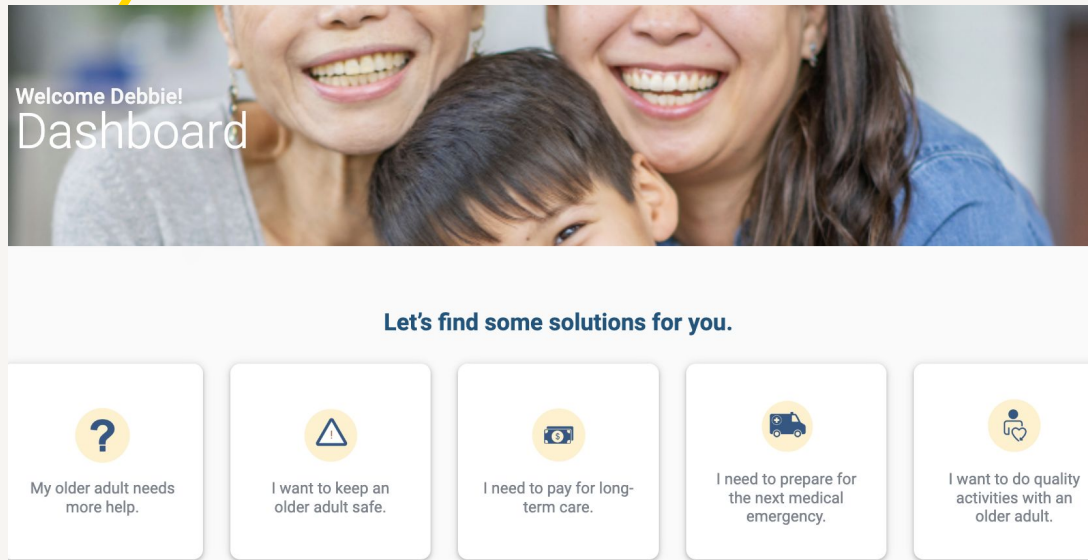


Family Care
Concierge

EMPLOYEE DASHBOARD

Digital Care Advisor App Saves Employees Time

- The AI-guided experience replaces late-night searches
- Shortcut to find available childcare or care for older adults
- Provides ways to pay for care through corporate, state or federal tax credits & programs



Concierge solves family care challenges for busy professionals

- 73% of employees are caring for kids or older adults which affects their ability to work
- Care Concierge streamlines “return to work” and can even prevent a leave of absence
- Masters-level social workers provide custom support for employee’s location anywhere in the U.S.

Larkin

Ways & Wane

Find answers for your family care challenges.

Where would you like to start?

Childcare Solutions



Eldercare Solutions



Digital Care Advisor Childcare Experience



Isabelle is planning her return to work only to find that she can't afford her ideal nanny and local daycares don't have an opening for a baby.



Isabelle accessed the Digital Care Advisor to discover other options and create a practical action plan.



Step-by-step she was guided to a home-based daycare within her budget and after-school options for her older son.



Isabelle utilized the childcare transition guide to return to work with peace of mind.

Digital Care Advisor Eldercare Experience



Ana's mom, who has dementia, calls her multiple times a day at work. Ana realizes her mom needs more support.



Ana accessed the Digital Care Advisor to research long-term care options.



The Digital Care Advisor displayed the spectrum of senior living options, unbiased choices and interview questions for care agencies and facilities.



Ana discovered an adult day program and was guided to an important power of attorney template, cutting hours off her research time and restoring her ability to focus on work.

02

Leave & claims approach



Our intake process

Employee calls Larkin

Each employee gets a dedicated Leave Administrator that serves as their single point of contact from start to finish.



Questions answered

Our Leave Administrator notes the leave request, determines eligibility, and answers questions about the law, benefits, and company policies.

Leave packet delivery

Finally, the administrator provides access to the employee's leave packet and all necessary documentation.



Leave administration



Reminders & updates

To ensure a smooth process, Larkin sets up documentation reminders and sends out approval letters once signed.



Tracking & guidance

Once a leave begins, we track the employee's time away, checking in periodically to make sure everything is ok.



Wrapping up

Before returning to work, we check in with the employee to double-check they're planning to go back and remind them of any outstanding paperwork.



Returning to work

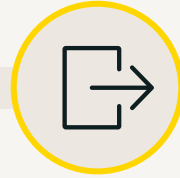
We confirm the employee's return date and let our clients know when they're back on the job.

Following up



Collecting feedback

Once a leave is complete, the employee is asked to comment on their experience.



Leave is closed

Lastly, the employee's leave is closed. Feedback is then reviewed to see how we can improve the process moving forward.

The personal touch

Every new arrival is welcomed with a personal, hand-written card. Just one way we celebrate the moments that matter.



03

Client
experience



The client experience

Full-service support for clients in every state and province.



Direct line to team leads (administrators)

Your first point of contact for day-to-day inquiries, along with an Account Management team for longer-term plan modifications and performance.



An expert team

Larkin clients enjoy access to dedicated leaders in Analytics, Compliance, and Technology.

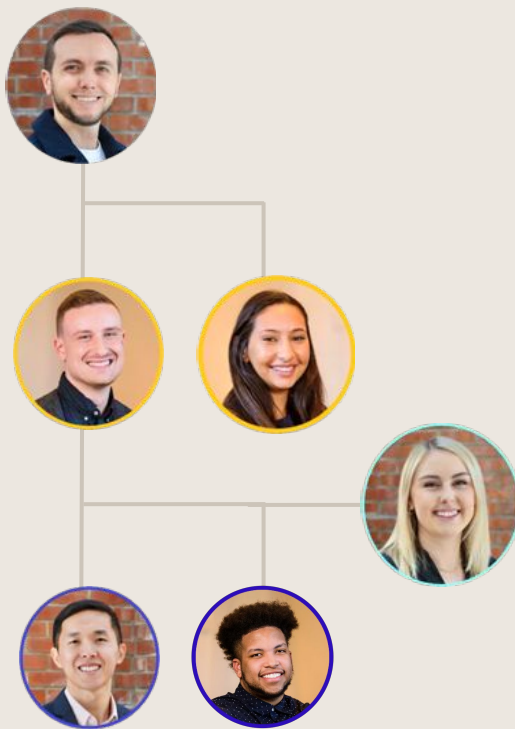


Accessible data

Analyze trends in real-time and understand day-to-day changes with easy-to-use self-serve access to all leave data.

Team structure day-to-day

Because administrators are assigned at intake, employees enjoy a single point of contact with them throughout their leave.



Operations Manager

- Manages performance of the administrators
- Manages group workload
- Handles escalations from the leads & AM
- Serves as lead backup

Team leads

- Point of contact for client, answers questions and addresses escalations about cases
- Supports and fields questions from administrators
- Partners closely with Account Management and Clients on policy/process changes and clarification

Client Trainer

- Designated trainer educates administrators on Client-specific policies

Administrators

- Directly answer client questions regarding employee files
- Point of contact for employees
- Expert knowledge on leaves and claims process



Account Manager

- Builds and maintains healthy and supportive client relationships
- Integral in plan and policy strategy

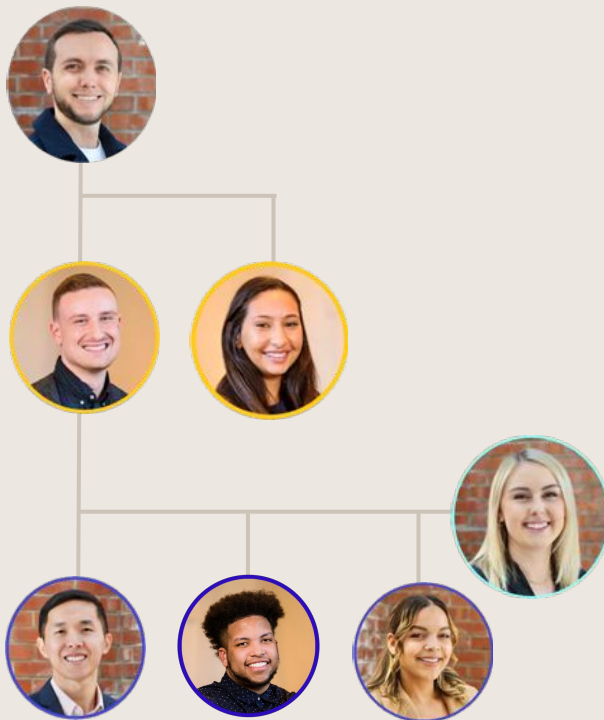


Account Support

- Offers seamless support for Account Managers
- Documents all meetings and discussions

The Larkin approach

From a single point of contact to dual team leads, Larkin continually looks for new ways to support employees when key personnel are on leave.



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- Manages group workload
- Handles escalations from the leads & AM
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04

Focus on
compliance



Staying compliant

A process of continual evolution.



Close collaboration

We keep employees informed of any compliance issues throughout their leave.



Legal expertise

All work is revised by independent legal advisors and in-house experts.



Ongoing updates

Keep up to date with newsletters and periodic website updates.



Strategic advice

Policy review along with guidance and best practices.






Feedback-driven improvement

We constantly look for new ways to better serve our clients and their employees.

Compliance snapshot

We review legislation throughout the year to ensure continued compliance, state-by-state.

Client Name		
California 148 employees 	Colorado 19 employees 	Connecticut 0 employees 
<p>January 1, 2021 Paid Family Leave (PFL): Military Exigency (Assist) Leave available</p> <p>California Family Rights Act (CFRA): Covered employer: 5 or more employees; 50-75 and key employee provisions removed; Bonding - both parents entitled to up to 12 weeks; Expanded list of family members for family care; Military exigency leave added; Care for child of any age</p> <p>Action items Notifications to employees of changes to PFL was required prior to January 1, 2021</p> <p>The Larkin Company Voluntary Plan Document updated and copy sent to EDD as required LOA letters and intake process updated, internal team trained</p>	<p>January 1, 2023 Contributions begin - 50/50 split, 0.9% for 2023 and 2024; as of 2025, adjusted annually with a cap of 1.2% of each employee's wages. Maximum contribution estimated to be \$1,455 in 2023</p> <p>January 1, 2024 Benefit: 90% of average weekly wage, maximum of \$1,100 per week Leave Entitlement: 12 weeks of paid leave (additional 4 weeks for pregnancy complications) Leave Reasons: Employee's own or family member's SHC, caring for a new child, qualifying exigency, safe leave</p> <p>Action items Update policy/handbook ; Notify payroll of deductions ; Educate HR & Managers ; Provide notice to employee (TBD)</p> <p>The Larkin Company Update LOA letters and intake process, internal team trained</p>	<p>January 1, 2021 Contribution began - 0.5% payroll tax on employees, no employer match. Capped at social security maximum (\$142,800)</p> <p>January 1, 2022 Benefits: 95% of base earnings with a weekly maximum of \$780 (increase to \$840 as of July 1, 2022 and \$900 as of June 1, 2023) Leave Entitlement: 12 weeks of paid leave 14 weeks for pregnancy-related complications 12 days for domestic/family violence</p> <p>Action items Provide employees with CT Paid Leave poster, info card, paycheck insert</p> <p>The Larkin Company LOA letters and intake process updated, internal team trained</p>

05

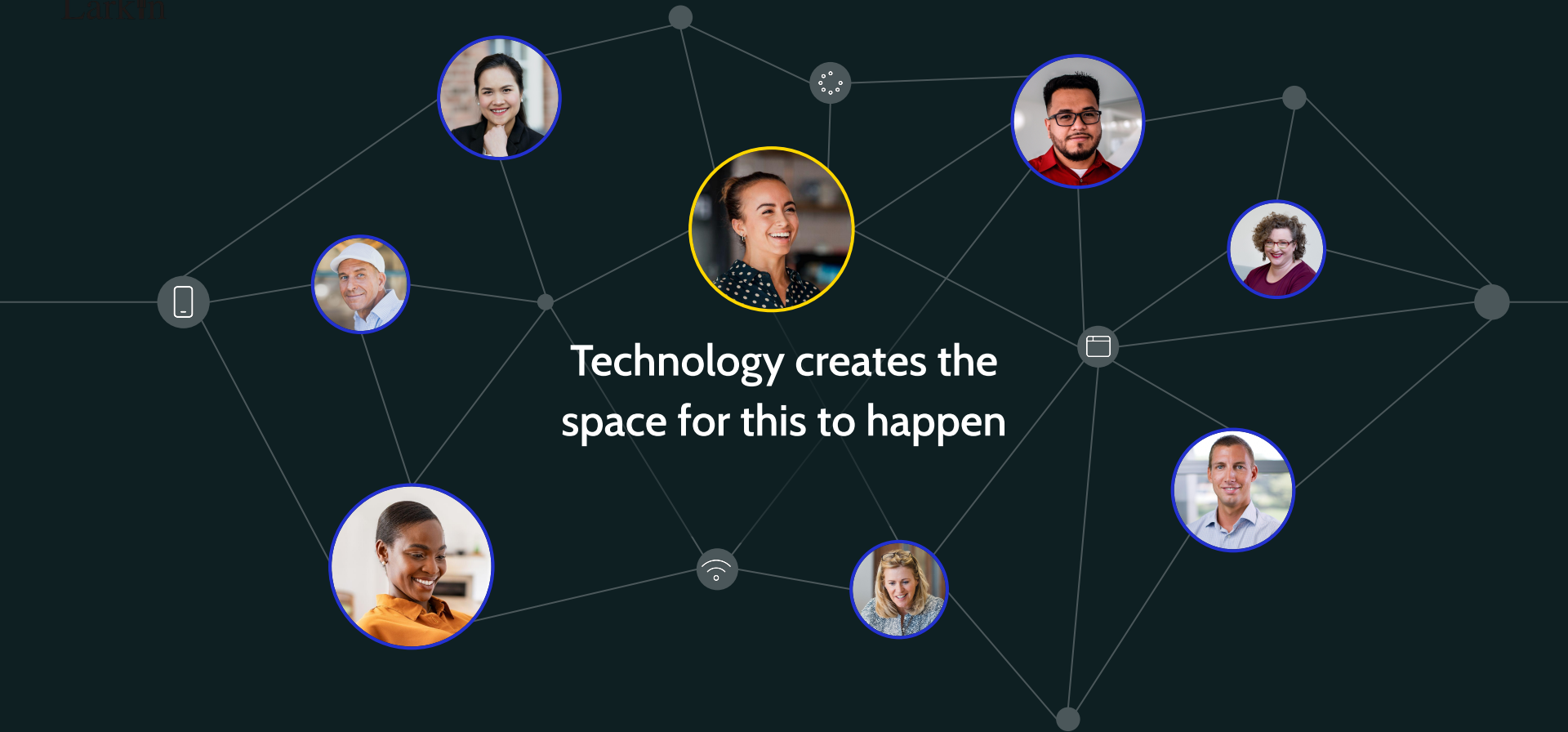
Technology-driven
experiences





Human connection
is the heart of our service





Experience that Scales



ADMIN ASSIGNMENTS

Employees get the best available administrator

Our workload management algorithm ensures optimal matching between Program Administrators and employees, taking into account their workload and skillset. This approach is designed to deliver the highest quality employee experience for the requested leave type.



LEAVE WORKFLOWS

Employees and Administrators stay on track

Our system meticulously outlines the specific tasks associated with each leave type and stage, providing Program administrators with a comprehensive framework to prevent any oversight. Reminders and notifications are also in place to ensure timely completion of crucial actions.



AUDITS & ERROR PREVENTION

Every leave and claim is audited daily

Our system also serves as an auditing tool, reviewing every leave and claim on a daily basis. It proactively identifies and highlights potential risks to the Program Administrator while simultaneously providing educational support through links to a comprehensive knowledge base.



AUTOMATION & SELF SERVICE

Innovation makes it easy for everyone

Innovation empowers Program Administrators with new capabilities such as notifications, reminders, and the efficient collection of key data from Employees. It also gives employees the option for self-service, allowing them to perform tasks independently if they so choose.

Technology-driven service

A single integrated solution

Designed from the ground up to handle leave and claims.

Dedicated tech team

Continually striving to improve technical processes to streamline the Larkin experience.

Employee experience-driven

Employee feedback, qualitative and quantitative, drive ongoing improvements.

EMPLOYEE PORTAL

Making it easy

■ Connect via avatar

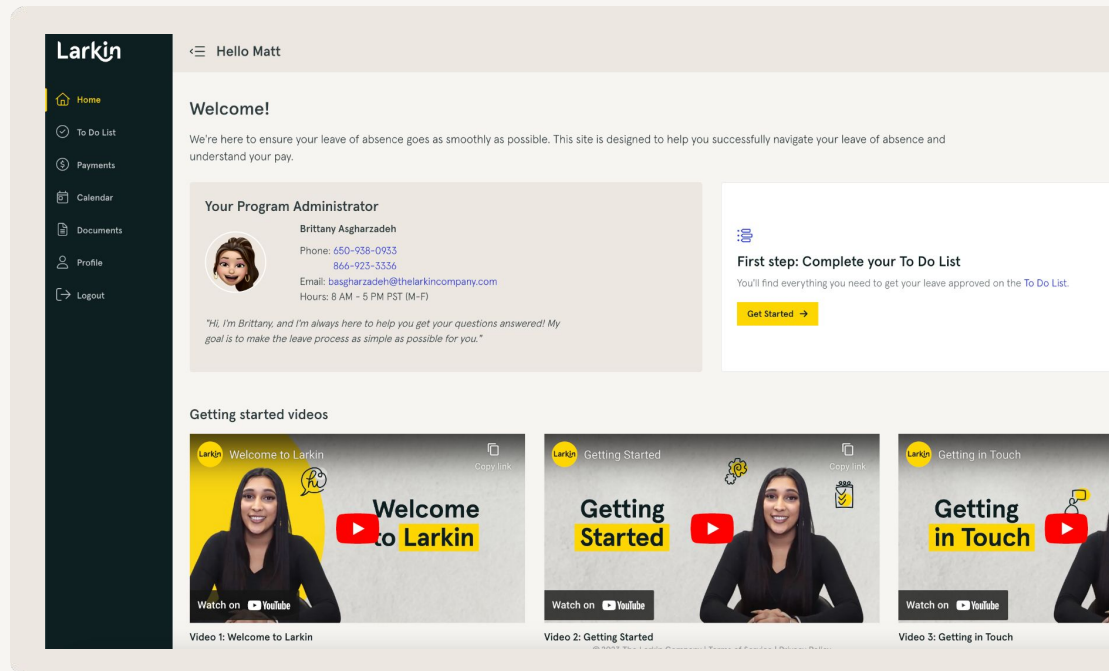
Admin and employees connect via avatars to ensure friendly support is always at hand.

■ Streamlined to-do's

Bite-sized tasks keep employees on top of their leave/claim action items with ease.

■ Access leave & claim status

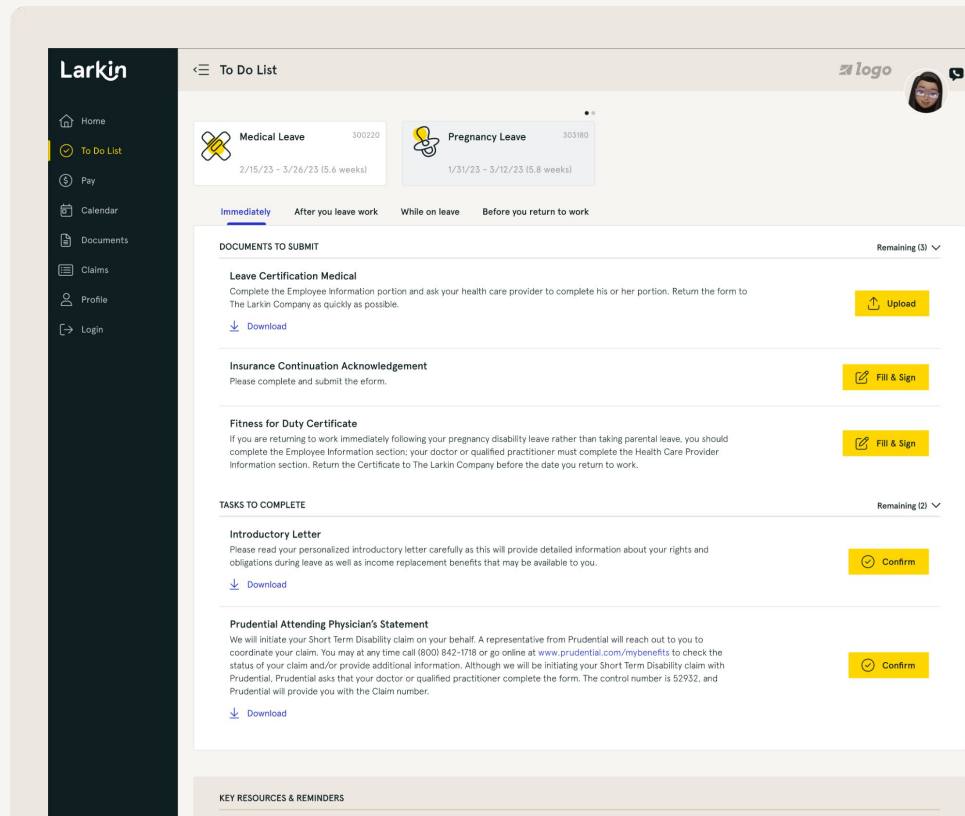
Employees can view and complete actions, monitor leave status, and view upcoming payment amounts.



EMPLOYEE PORTAL

A crystal clear view

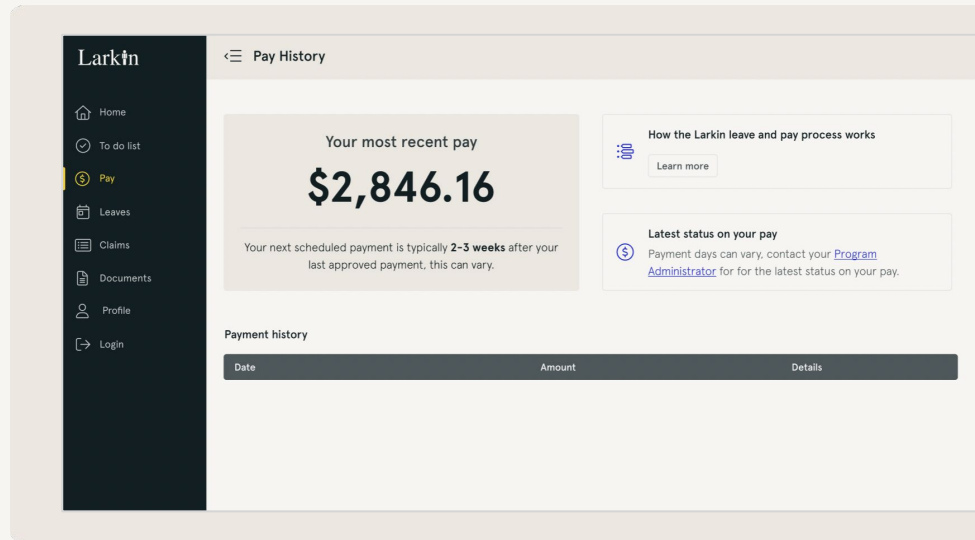
- Simplifies actions, ordered by importance.



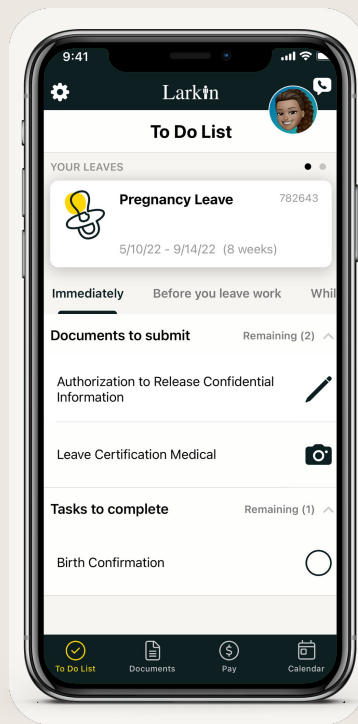
EMPLOYEE PORTAL

A crystal clear view

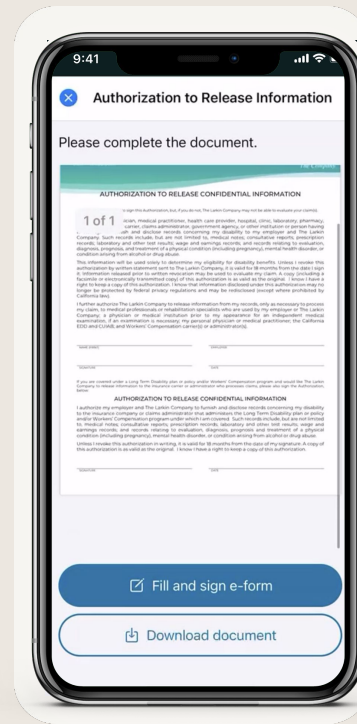
- A clear and approachable view of payments.



The Larkin mobile app



Employees can easily see items that require their attention.



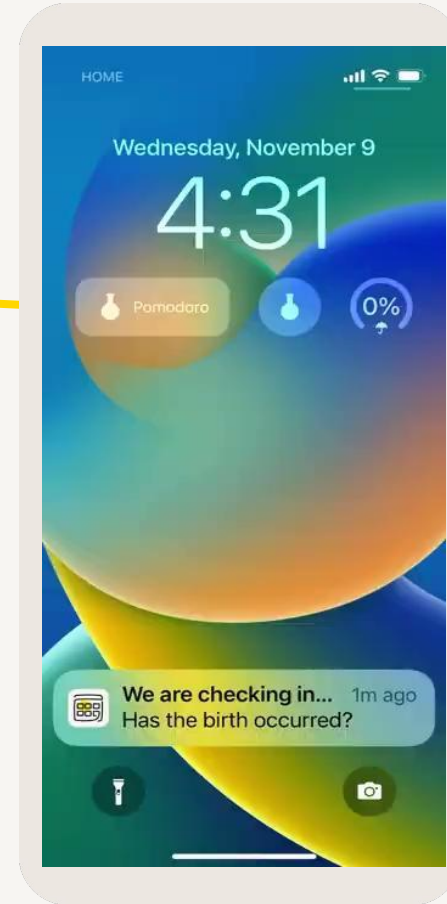
A preview screen initiates the process.



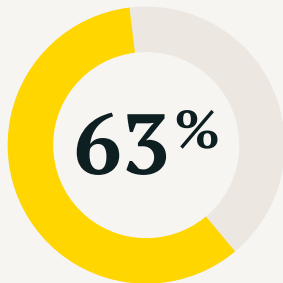
Employees can sign with a finger.

EMPLOYEE MOBILE APP

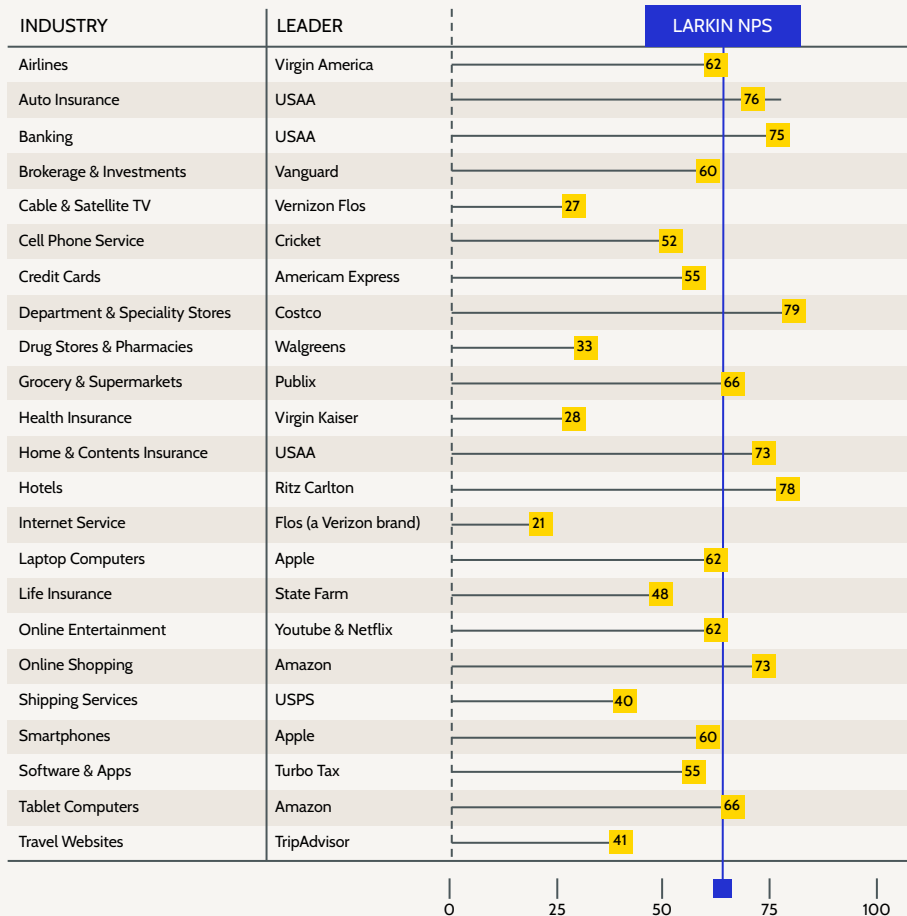
Birth confirmation



How our portal & mobile app stack up



NET PROMOTER SCORE



Insights & reporting

■ People

See how employees are doing.

■ Pipeline

Track leaves through key milestones.

■ Perspective (Benchmarking)

View trends & changes across The Larkin Company book of business.



Insightful reporting

■ Self-service customization

Resize or reconfigure columns, generate dynamic reports, and more.

■ Analytics on the go

Publish new or modified reports—no coding required.

■ Actionable Insights

Review and monitor individual Employee leave data in real-time.

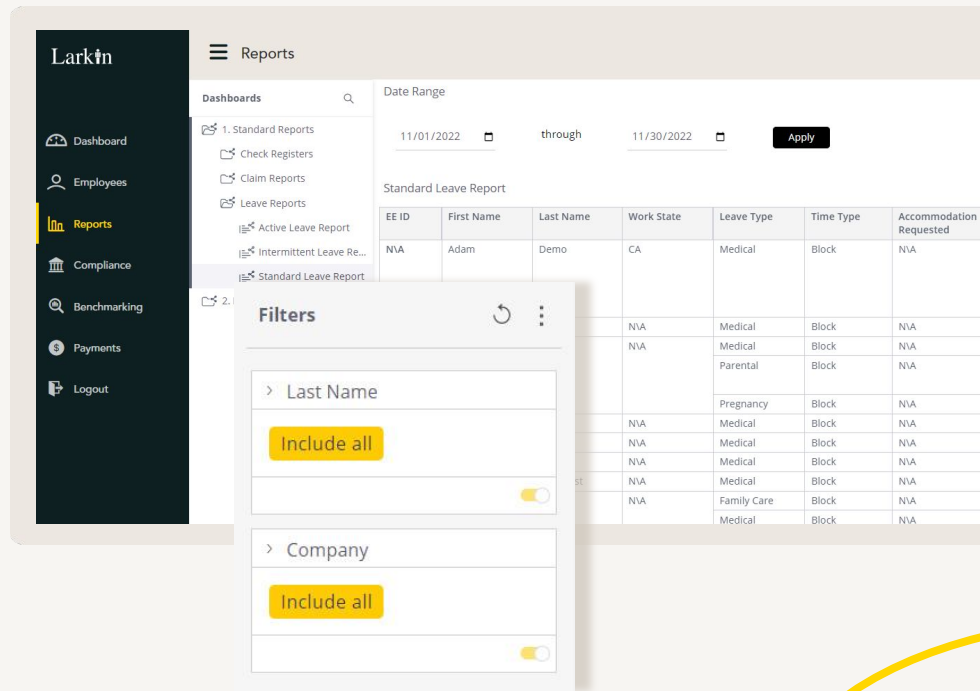
The screenshot displays the Larkin Reports interface. On the left is a dark sidebar with navigation options: Dashboard, Employees, Reports (highlighted), Compliance, Benchmarking, Payments, and Logout. The main content area is titled 'Reports' and includes a 'Dashboards' section with a search bar and a list of reports: '1. Standard Reports' (containing Check Registers, Claim Reports, Leave Reports, Active Leave Report, Intermittent Leave Re..., and Standard Leave Report) and '2. Larkin Demo Custom Repo...'. The 'Standard Leave Report' is selected. Above the table is a 'Date Range' filter set to '11/01/2022 through 11/30/2022' with an 'Apply' button. The table itself has columns: EE ID, First Name, Last Name, Work State, Leave Type, Time Type, and Accommodation Requested. The data shows various employees with different leave types and states.

EE ID	First Name	Last Name	Work State	Leave Type	Time Type	Accommodation Requested
N/A	Adam	Demo	CA	Medical	Block	N/A
	Alla C	Demo	N/A	Medical	Block	N/A
	Allison C	Demo	N/A	Medical	Block	N/A
				Parental	Block	N/A
				Pregnancy	Block	N/A
	Amanda S	Demo	N/A	Medical	Block	N/A
	Angela J	Demo	N/A	Medical	Block	N/A
	Anita I	Demo	N/A	Medical	Block	N/A
	Appletest	Appletest	N/A	Medical	Block	N/A
	Belle B	Demo	N/A	Family Care	Block	N/A
				Medical	Block	N/A

EMPLOYER PORTAL

Custom analysis

- Easily filter by “Leave Type” for quick analysis.
- Quickly build out additional filters as needed.



EMPLOYER PORTAL

‘Over the shoulder’ view

- See all the information associate with any one employee

You can search for an employee and see all the details of their leave.

The screenshot displays the Larkin Employee Detail page. The left sidebar contains navigation links: Dashboard, Employees (highlighted), Reports, Compliance, Benchmarking, Payments, and Logout. The main content area is titled 'Employee Detail' and shows the profile for 'Brittany Demo Test'. It includes contact information (Address, Employee ID, Work Phone, Work Email) and employer information (Employer, Location, Title). Below this, there are tabs for Leaves, Claims (selected), and Payments. The Claims tab displays a table of claims.

CLAIM #	STATUS	DISABILITY DATE	EXPECTED BENEFIT END DATE	PLAN TYPE
80555	Active	12/08/2021	12/31/2021	LOA Medical
62544	Closed	08/23/2021	12/31/2021	Voluntary

EMPLOYER PORTAL

“Over the shoulder” view

- View each employee's unique situation.
- Get updates in real-time.

Employee Detail

Find Employee > Employee Profile

Brittany Demo Test

CONTACT INFORMATION
Address: PO Box 913
Riverside, CA 95661
USA
Employee ID: 123123
Work Phone: 123456789
Work Email: britt.123@thelarkincompany.com

EMPLOYER INFORMATION
Employer: Larkin Demo
Location: Riverside, CA
Title: Systems Analyst

Leaves **Claims** Payments

CLAIM #	STATUS	DISABILITY DATE	EXPECTED BENEFIT END DATE	PLAN TYPE
80555	Active	12/08/2021	12/31/2021	LOA Medical
62544	Closed	08/23/2021	12/31/2021	Voluntary
61594	Closed	08/23/2021	11/21/2021	LOA Medical

Find Employee

Last Name First Name Email Employee ID

Brittany

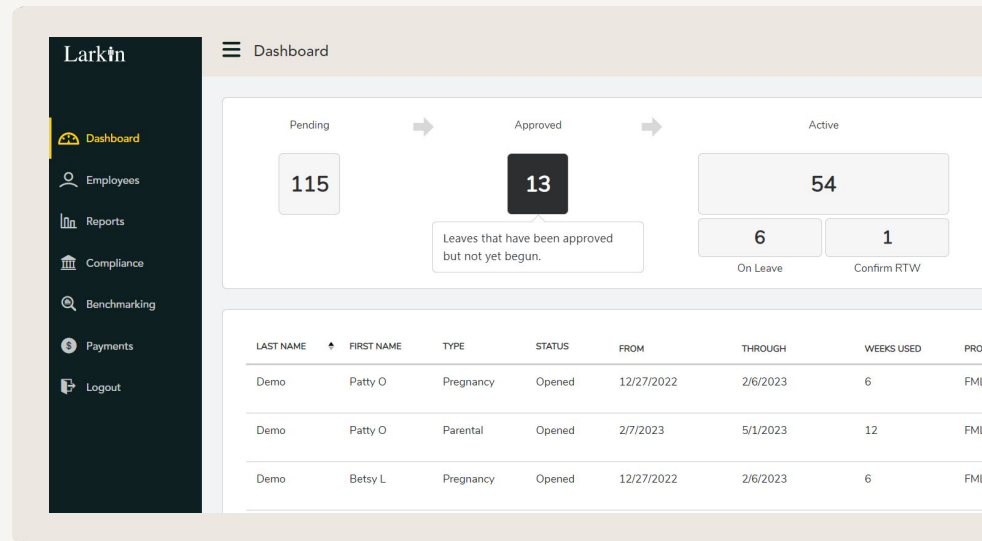
Search Clear

LAST NAME	FIRST NAME	EMAIL	EMPLOYEE ID	PHONE
Demo	Brittany	brittany@somecompany.com	54321	(123)456-7890
Demo Test	Brittany	brittany@somecompany.com		
Larkin DEMO	Brittany	brittany@somecompany.com	123456	

EMPLOYER PORTAL

Pipeline leave view

- Track leaves through key milestones.
- Drill down into specific statuses.



A woman with long brown hair and large hoop earrings is looking at a tablet held by a man in the foreground. Two other men are visible in the background, one looking at the tablet and the other looking towards the camera. The scene is set in a modern office or meeting room with warm lighting.

06

Notifications

Notification goals

When notifying you about employee leaves, what problems we are trying to solve?



Delivered in timely manner

Notifications are triggered at important milestones throughout each employee's leave, keeping everyone in the loop and informed.



Simpler email notifications

Email notifications can be simpler because it's ONLY purpose is to alert stakeholders of changes

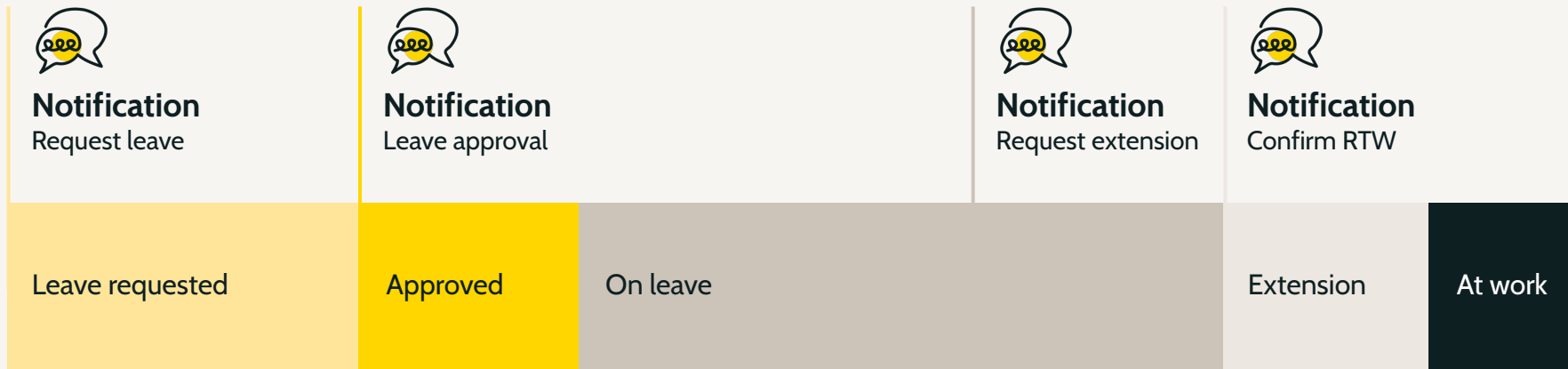


Single source of truth

The employer portal will provide a consolidated view with all leave details updated in real-time. In addition, convenient views to answer the most common questions vs. having to sort through numerous emails

Key moments drive notifications

Whenever there are updates to an employee's leave status, a notification will be triggered to keep stakeholders informed on important changes.



What you can expect

These are the four key benefits you can expect from our new notification system.

01

Notifications sent via email

You'll continue to receive email notifications for each leave event, including pending requests, approvals, updates, extensions, and returns to work. We've also included links to the Portal, allowing you to access real-time updates whenever you need them.

03

Targeted email distribution list

All individuals and teams that should receive email notifications can be defined up front and updated at any time.

02

Key data in email & on Portal

Email notifications alert stakeholders about any request or change to an employee's leave. The Employer Portal will provide stakeholders with a consolidated view of the most detailed and up to date information

04

Get simple questions answered

If there is any confusion about the information sent through email or reported in the Portal, recipients are welcome to reply to the email notification with questions.

New notification benefits

Our new process provides secure, up-to-date leave information in real-time.

System (SAM)



System updates

After employee records are updated in our system (SAM), Admins can trigger notifications to be sent to key stakeholders



Notifications

Email notifications will alert stakeholder of key changes to the leave. The email will include a link to the employer portal that will provide stakeholder with consolidated and real-time leave details.



Reports access

Managers and HRBPs can easily access a leave report that is filtered by employees reporting to them or employees they support.

Client Portal

All data is updated in real-time and readily available to all user groups.

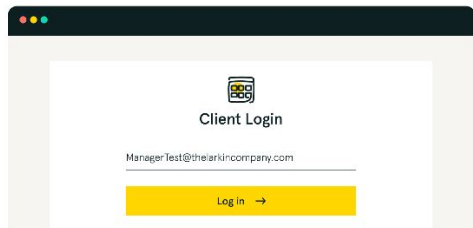
Simple login for Managers and HRBPs



1

Email Notifications link to Portal

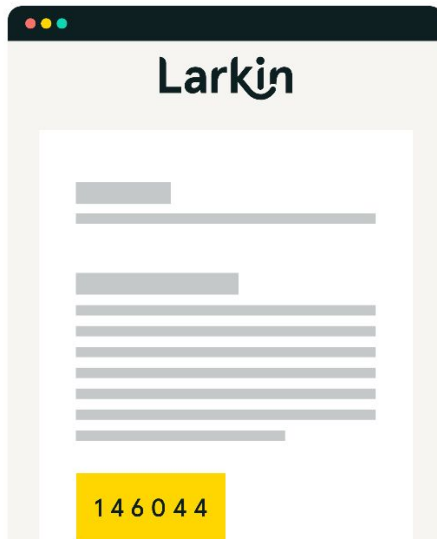
Email is sent to all stakeholders after Employee record update with portal link for real-time updates.



2

Enter email to get one time code

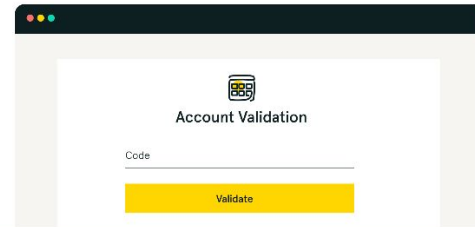
Managers and HRBPs need to enter email address to receive a one time code and get access to reports.



3

Check your emails

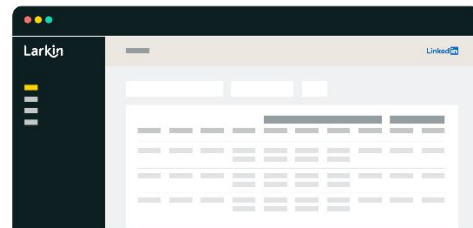
One time code sent to user via email.



4

Enter one time code for access.

Entering a one time code enables the team to access data without having to maintain an account.



5

Reports & Notifications Homepage

After entering the one time code, user lands on Reports and Notification Homepage

Notifications Homepage

Getting the most out of notifications and reports

Larkin

Active Leaves

Logout

Active Leaves

All Open Leaves

OR

Employee ID

Search

LAST NAME	FIRST NAME	EMPLOYEE ID	ADMINISTRATOR	LEAVE REQUEST				ON LEAVE SCHEDULE	
				TYPE	STATUS	FROM	THROUGH	FROM	THROUGH
Anderson	Joshua	208872	Brittany Asgharzadeh	Medical	Pending	3/27/2023	4/30/2023	3/27/2023	5/28/2023
				Parental	Pending	5/1/2023	5/28/2023		
Albeitessa	Muhammad	214112	Brittany Asgharzadeh	Medical	Pending	4/5/2023	4/16/2023	4/5/2023	4/9/2023
								4/12/2023	4/16/2023
Atkinson	Caleb	226639	Brittany Asgharzadeh	Medical	Pending	4/11/2023	5/21/2023	4/11/2023	5/21/2023

07

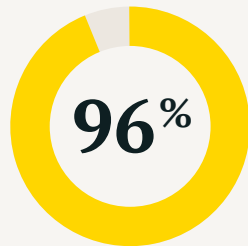
Clients & feedback



Employee feedback

Once a leave ends, feedback is collected, and scores are shared internally. This helps us improve our processes as we continue to evolve.

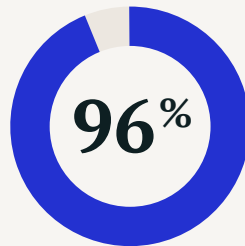
How'd we do? Check out our 3-year average scores!



Ease of access to leave admin

When you contacted The Larkin Company, how easy was it to be connected to your representative?

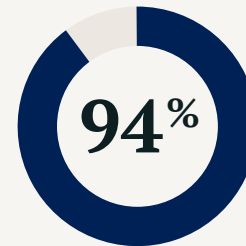
4.83/5



Questions answered

If you called or emailed your representative with a question, was your question answered to your satisfaction?

4.81/5



Overall experience with Larkin

Rate your overall experience and satisfaction with The Larkin Company.

4.70/5



Thank You

Mobile App & Portal: Make taking a leave stress-free

Now



To Dos Clearly Outlined

Take action on required documentation and key information associated with a specific leave.



Sign and Submit Documents

See previews of documents requiring a signature and then sign and submit to The Larkin Company.



Payments

View payments that have been processed for the claim associated with a specific leave of absence.



Reminders and Notifications

Automatically be made aware of deadlines and items necessary to complete.



Schedule a Meeting with Your Admin

Book time with your Admin to meet and discuss your Leave of Absence.

Next



Payment Projections

See all future projections and planned payments for a specific claim or pay program.

Employee App & Portal



Initiate a Leave via Self Service

Answer a few questions to kick off a leave of absence and create all necessary documentation.

Future



Report time off

Easily input hours/days planned to be out of office associated with a Leave of Absence



In-App Messaging

Enable Employees to send and receive messages to their Program Administrator within Portal or Mobile App.



Customized Programs from Employer

See specific benefit programs provided by your employer in context and at the right moment in time.

Employer Portal: Hub for all things Leave Related

Now

Next

Future



Reporting and Insights

Track all leaves throughout the process and run customized analysis to answer specific questions.



Benchmarking

See leave program data for all of Larkin book of business.



Payment Vouchers & Check Registers

Access all necessary payment information related to your employees and Payroll.



Compliance

See what's new, state by state, and within state-specific law.



All Notifications

Benefit Teams, Payroll, Managers and HR Business Partners access data filtered specifically for them.



View all Claim and Pay Information

See the full history and expected future payments associated with any specific Claim or Benefit.



History and Activity Log

See a record of the actions taken by employees as they navigate the Leave of Absence process.



View all Employee Documents

Easily see Medical Certifications and documents uploaded by employees.

Employer Portal



EMPLOYEE PORTAL

A crystal clear view

- Easy understanding of leave dates and status.

Your Leave Calendar

April 2022							May 2022							June 2022						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T		
					1	2	1	2	3	4	5	6	7				1	2		
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9		
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16		
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23		
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30		

Current | Upcoming Leaves

Leave #	Leave Period	Return	Weeks	Types	Status	Export Suppressed
237532	3/21/2022 - 4/10/2022	4/11/2022	3	Medical	Approved	

Technology-driven experiences



Employee self-service

Employees can complete key tasks on their own.



Mobile first

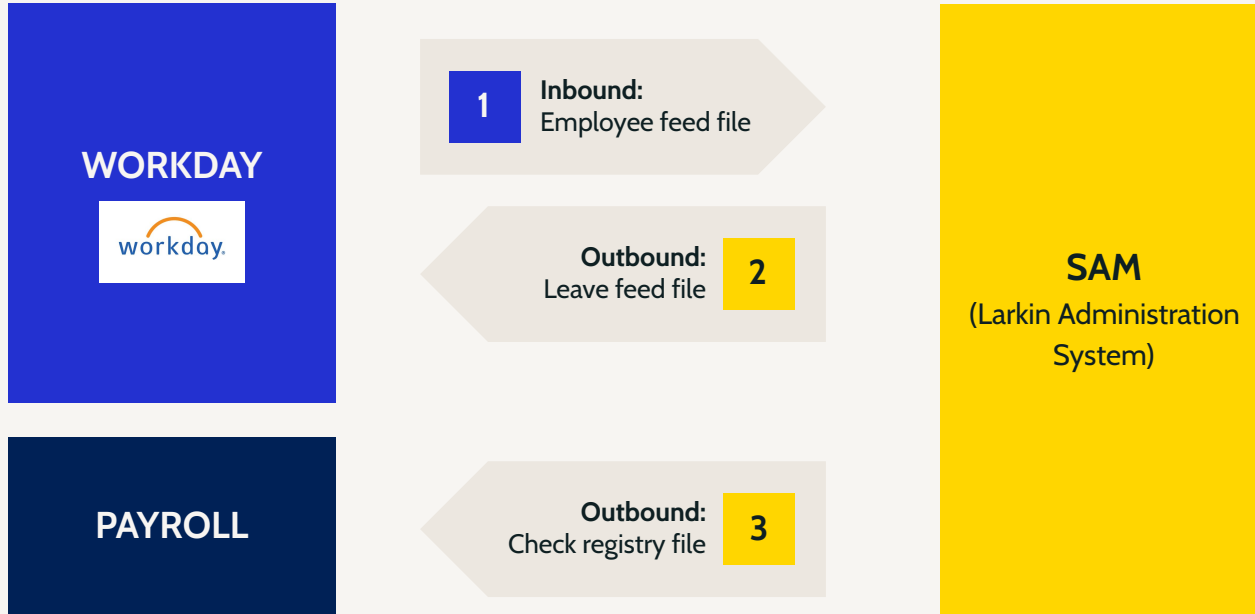
Instant access where and when employees need it.



Real-time insights

See up-to-date employee leave data and drill into specific employee data as well.

Integration summary



Inbound feed from client

- **Purpose**

Ensure Larkin systems have accurate and up to date employee information to properly administer leaves.

- **Integration approach**

Client regularly drops employee feed file into SFTP folder and Larkin system picks up and updates employee information.

- **Format**

CSV file with standard Larkin employee fields and optional client custom fields.



Outbound leave feed

■ Purpose

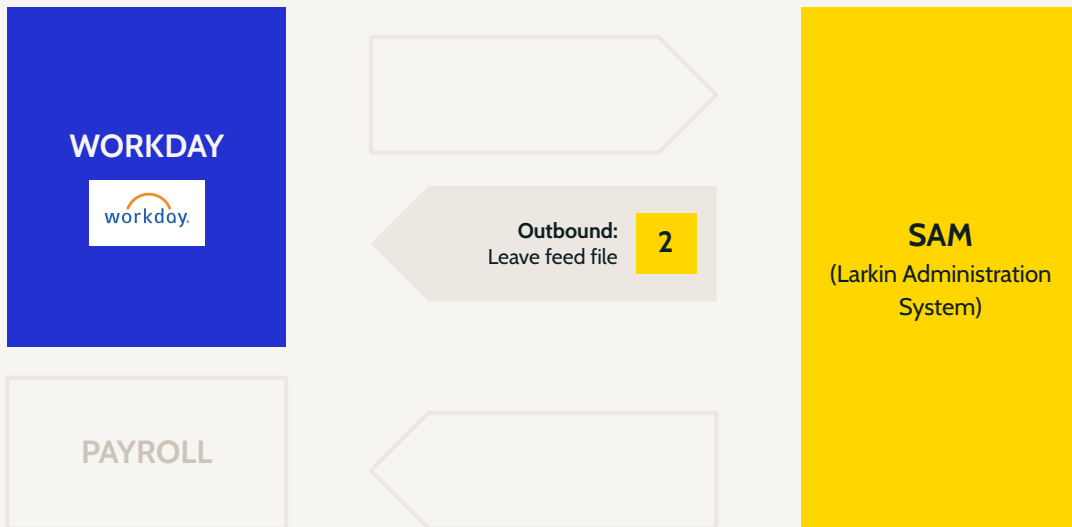
Enable clients to automate the process of updating employee leave dates in Workday.

■ Integration approach

Larkin drops a daily leave change file in a client SFTP folder and client Workday system will pick up file and update Workday accordingly.

■ Format

Standard Larkin Workday leave CSV file format.



Outbound check registry

■ Purpose

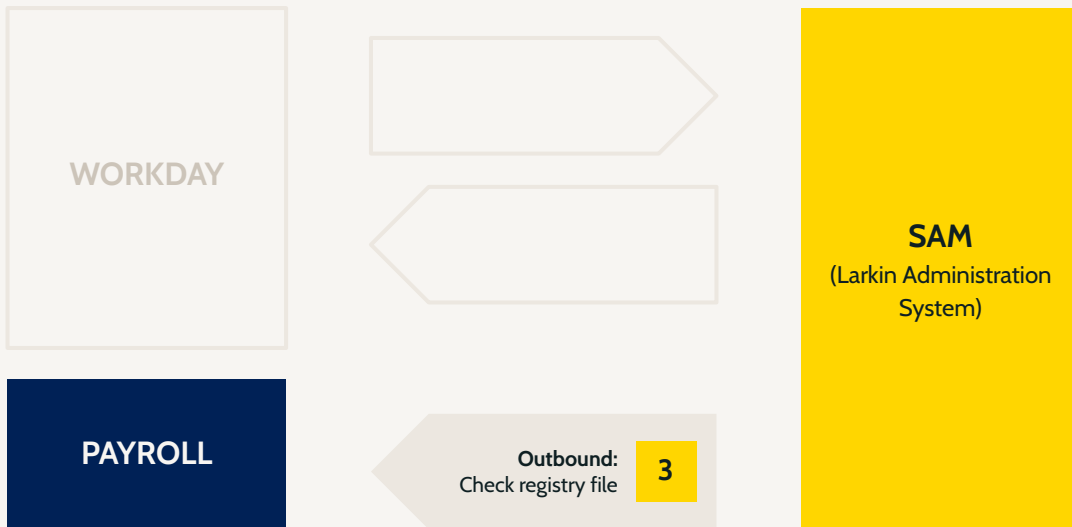
Enable Larkin to send benefits payment details directly to client payroll systems.

■ Integration approach

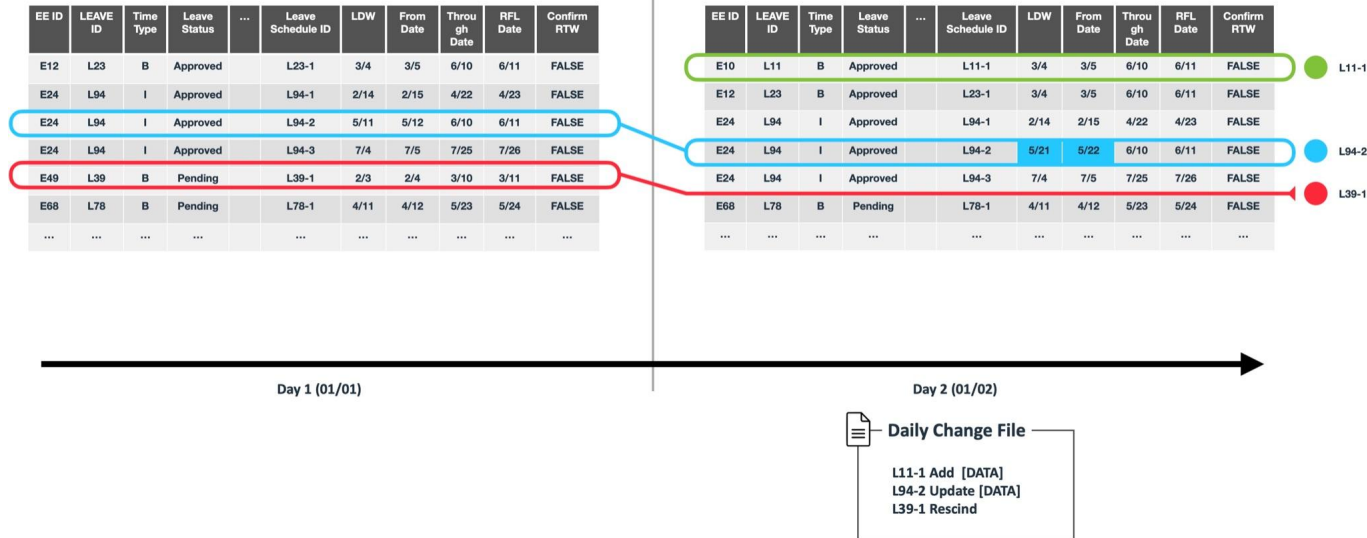
Larkin emails or drops a payroll check registry file in a client SFTP folder and client Payroll system will process the benefits payment details.

■ Format

Standard Larkin Check Registry CSV file format.



Leave file: Daily change tracking



Leave file: Daily change file

Backdated - important callouts
to highlights backdated changes

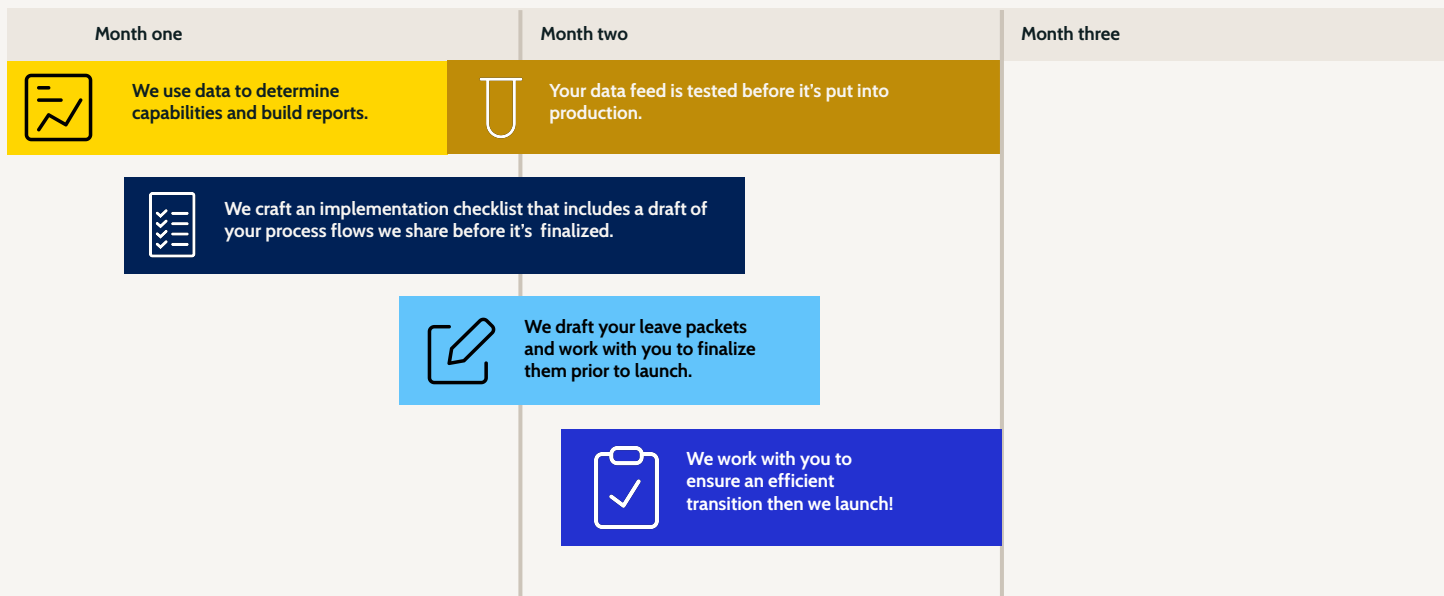
Client Leave Reason - based on
Larkin - Client leave mapping

Amendment - action to be
taken on the Workday side

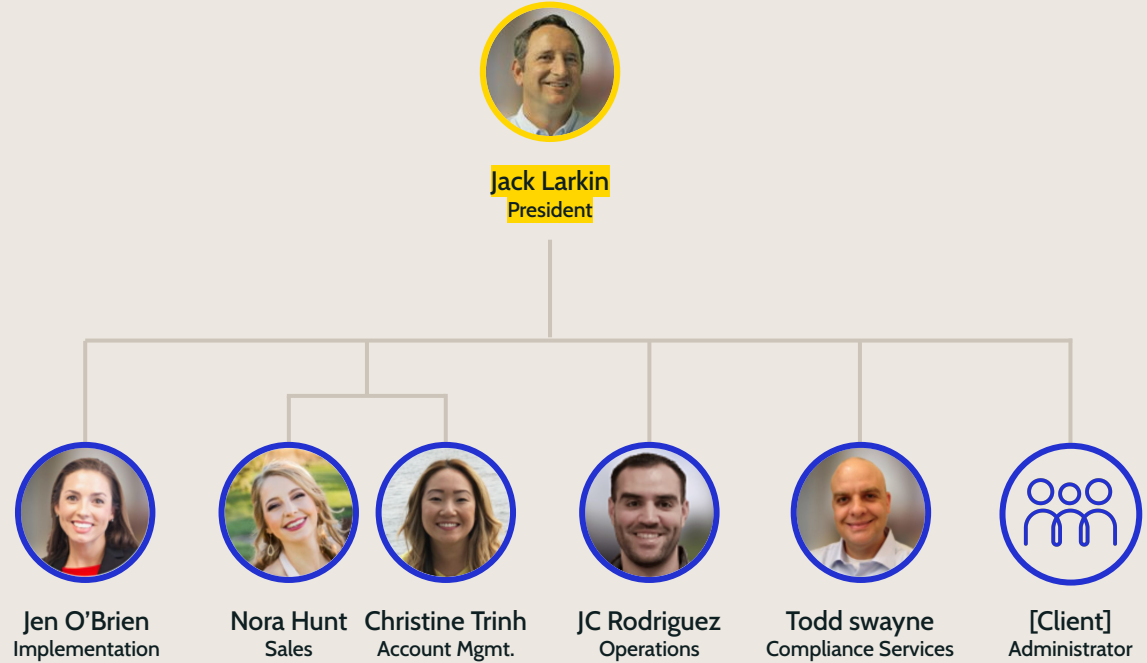
EE ID	LEAVE ID	Time Type	Leave Status	Leave Type	Client Leave Reason	Leave Schedule ID	LDW	From Date	Through Date	RFL Date	Confirm RTW	Amendment	Backdated
E12	L23	B	Pending	Bereavement	US_Bereavement	L23-1	3/4	3/5	6/10	6/11	FALSE	ADD	CREATE
E24	L94	I	Approved	Bonding	US_Bonding	L94-1	2/14	2/15	3/4	3/5	FALSE	UPDATE	
E24	L94	I	Approved	Bonding	US_Bonding	L94-2	5/11	5/12	6/10	6/16	FALSE	UPDATE	RFL
E24	L94	I	Approved	Bonding	US_Bonding	L94-3	7/4	7/5	7/25	7/26	FALSE	UPDATE	
E49	L39	B	Pending	Family Care	US_Family_Care	L39-1	2/3	2/4	7/10	7/11	FALSE	RESCIND	RESCIND
E68	L78	B	Pending	Medical	US_Medical	L78-1	4/11	4/12	5/23	5/24	FALSE	RESCIND	
...		

Implementation timeline

With an onsite kickoff meeting and weekly calls to update on progress, your whole leave program is determined, tested, and launched in 60-90 days total.



Our team



Our philosophy



Focus on the employee experience

Administrators build relationships with the employees they assist as proven through feedback responses we receive and share throughout the company.



Not a call center

Administrators are not incentivized to quickly end calls. They're happy to spend as much time with employees as necessary.



Admin partnered with employee for entire process from intake to return to work

Real human support comes from real human connection. Every employee has the same administrator supporting them from intake to their return to work.

What sets us apart



High touch for employees and employers

Our innovative, high-touch, empathetic service are provided by a single point of contact throughout the entire leave/claim process.



#1 rated administrator of leave, disability, and accommodations

We have a reputation for top notch compliance and our net promoter score is 68, highest among all publicly shared scores for third party administrators and carriers.



Personalized, flexible and innovative

Our services are customizable and always flexible to find personalized avenues to meet the needs of our clients. We use technology to improve our processes and productivity but direct contact with our clients and their employees is always our top priority.



Working with carriers

- **Coordinate for all STD | LTD**

We know how important it is to present employees with all requisite options.

- **Leave packets include STD | LTD & SPD**

Our leave packets include STD/LTD Plan information and SPD's as well as claim forms and instructions.

- **Customize the process to suit your needs**

We customize the process to make it as easy as possible for both the client and the employees.

CA pregnancy / parental leave example



Client profile

The other 30% of our clients are in retail, manufacturing, customer service, education, insurance, etc.

70%

in the technology space

100%

employee populations located
throughout the US

Leave management reports

[Client]						
	Headcount*	Gender %	Average Age	Leaves Requested**	2018 Frequency	2017 Frequency
Female	801	23.87%	41	102	12.73%	11.16%
Male	2,553	76.10%	42	126	4.94%	4.68%
Total	3,355	100.00%	42	228	6.79%	6.21%

	Actual Leaves	Cancelled	Denied	Information Only	Leaves Requested
Female	93	5	0	4	102
Male	108	11	1	6	126
Total	201	16	1	10	228

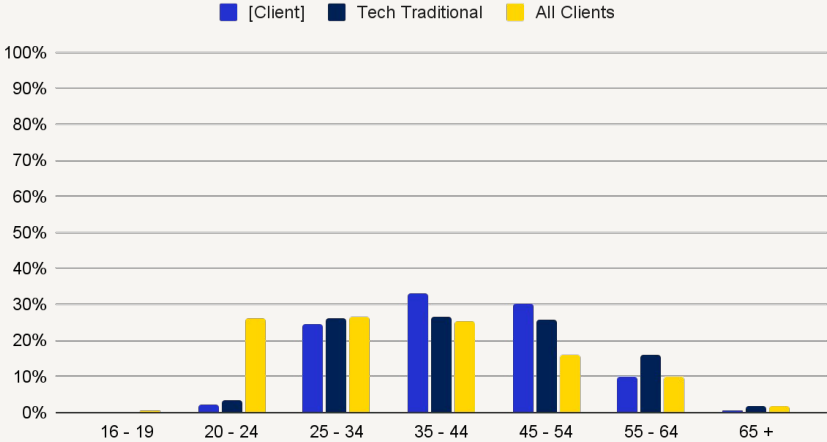
*Headcount is the average of the headcount as of December 2017 and December 2018.

**Leaves Requested includes actual leaves and cancelled, denied, and information-only leaves.

Leave management reports

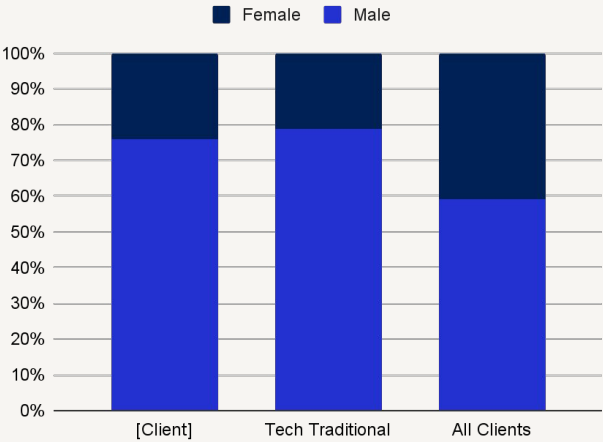
Exhibit II: Age & gender distribution

[Client]



[Client]		2.20%	24.65%	32.92%	30.06%	9.74%	0.44%
Tech Traditional	0.02%	3.38%	26.11%	26.58%	25.81%	16.15%	1.95%
All Clients	0.66%	7.08%	36.01%	25.56%	18.58%	10.10%	2.00%

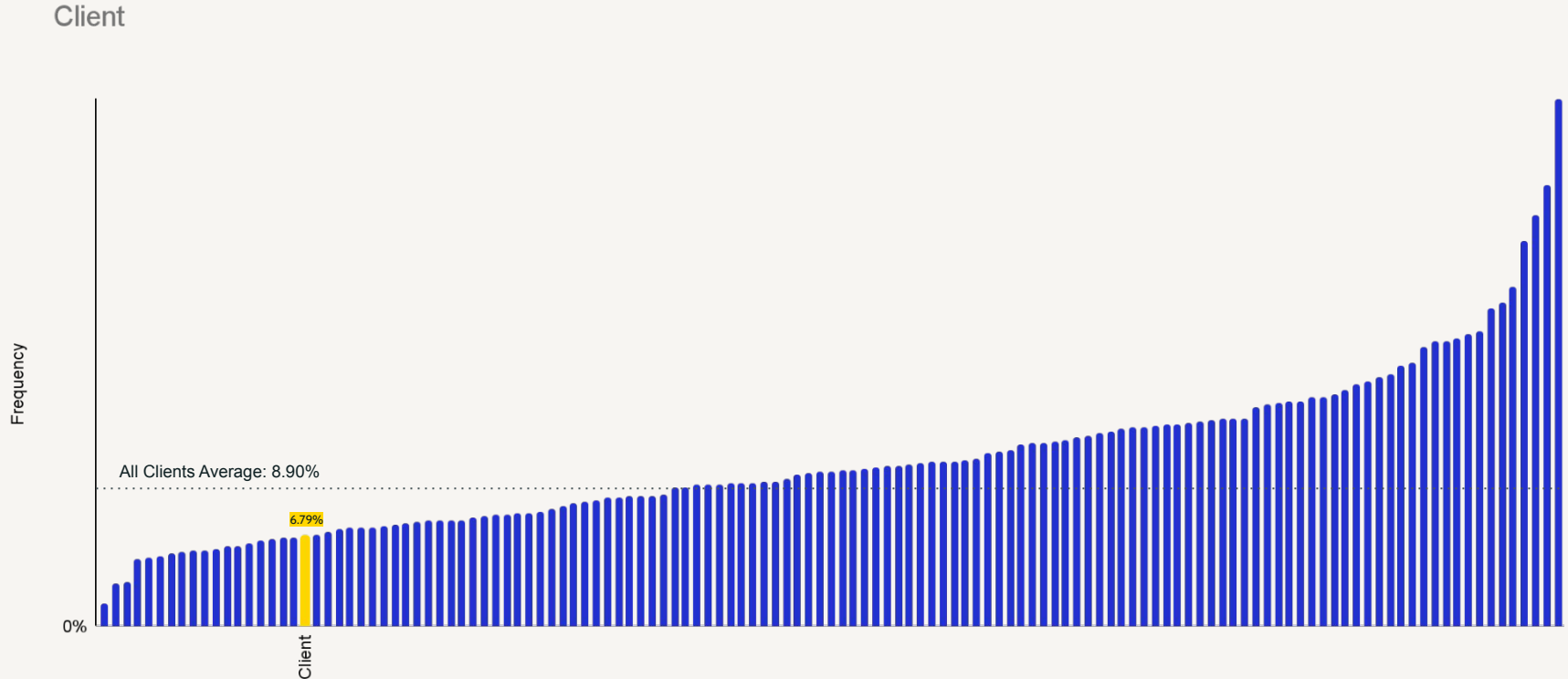
[Client]



Male	75.99%	78.86%	59.04%
Female	24.01%	21.14%	40.96%

Leave management reports

Exhibit III: Leave frequency comparison—all clients



Leave management reports

Exhibit IV: Leave frequency comparison—tech traditional



Leave management reports

Exhibit V: Actual leaves

[Client]				
Disability Leaves	Medical	Pregnancy	Workers' Comp	Total
2015	0	0	0	0
2016	44	30	0	74
2017	36	21	0	57
2018	45	33	1	79

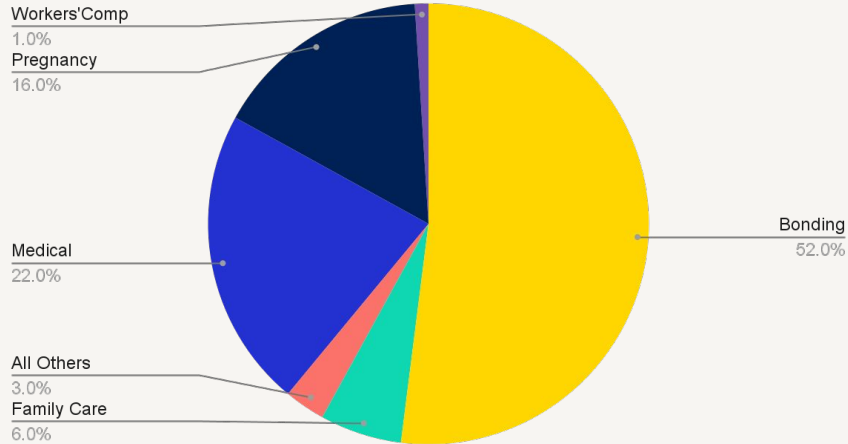
Non-Disability Leaves	Bonding	Family Care	Personal	All Others	Total
2015	1	0	0	0	1
2016	101	8	0	4	113
2017	79	10	0	4	93
2018	104	13	0	5	122

Leave counts are based on all leaves started during each calendar year.

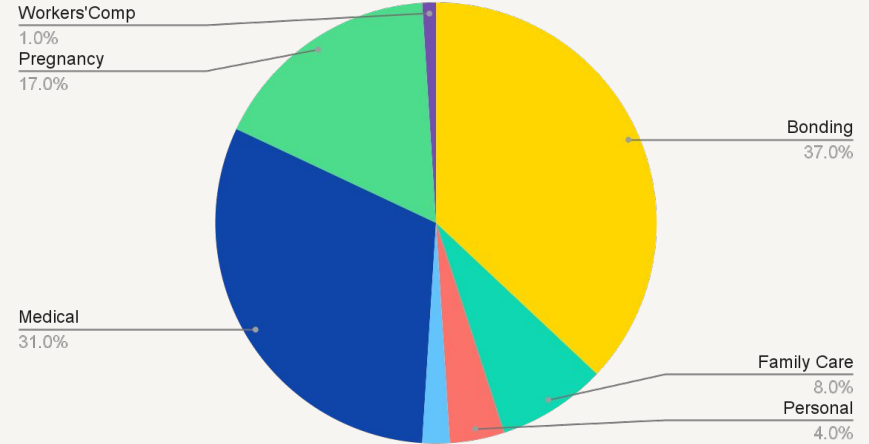
Leave management reports

Exhibit VI: Leave distribution

[Client]



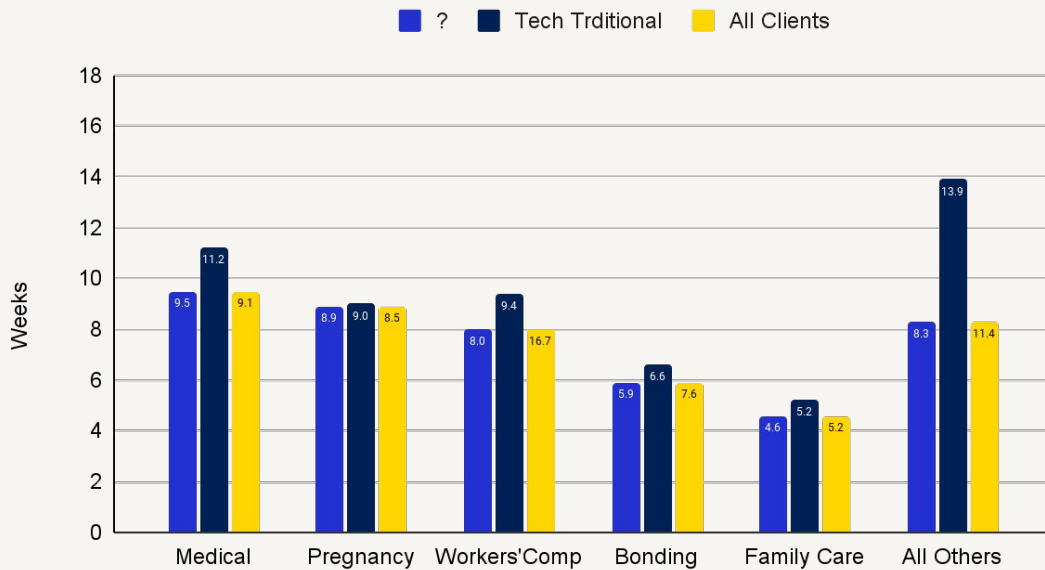
All Clients



Leave management reports

Exhibit VII: Leave duration comparison

[Client]

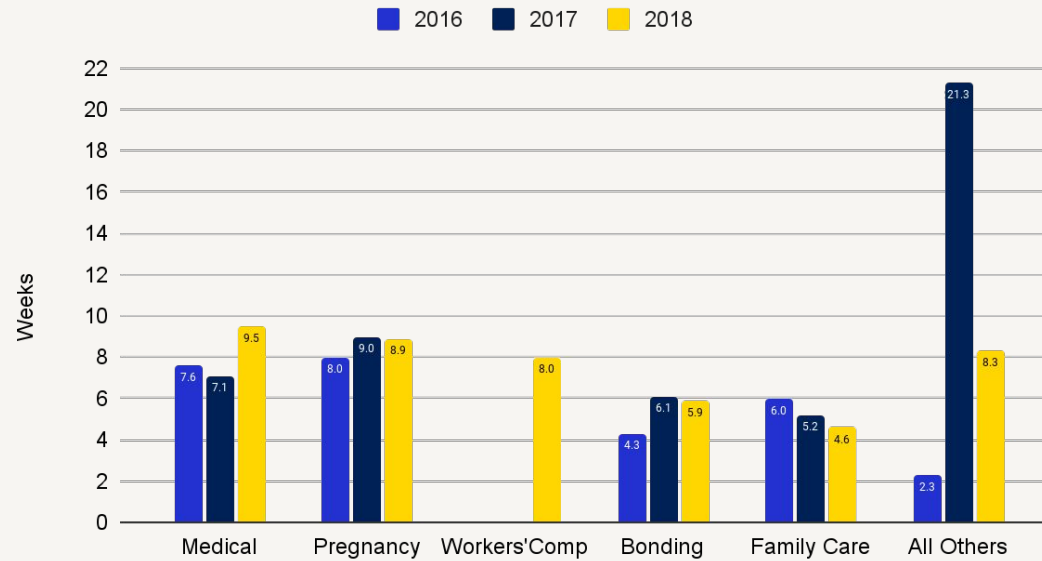


Leave Durations are based on all leaves closed during 2018.

Leave management reports

Exhibit VIII: Leave duration by year

[Client]

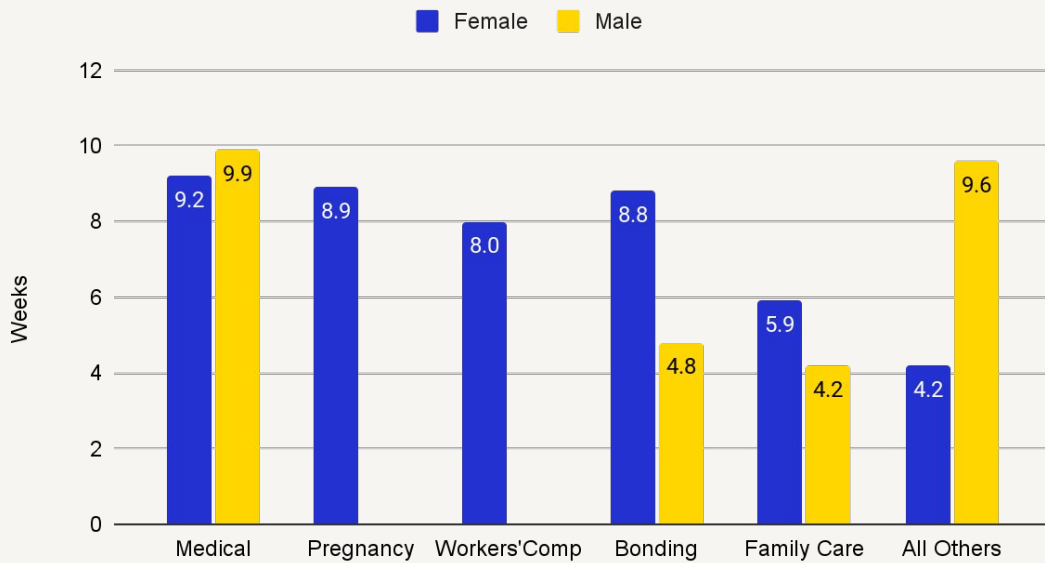


Leave Durations are based on all leaves closed during each calendar year.

Leave management reports

Exhibit IX: Leave duration by gender

[Client]



Leave Durations are based on all leaves closed during 2018.

Leave management reports

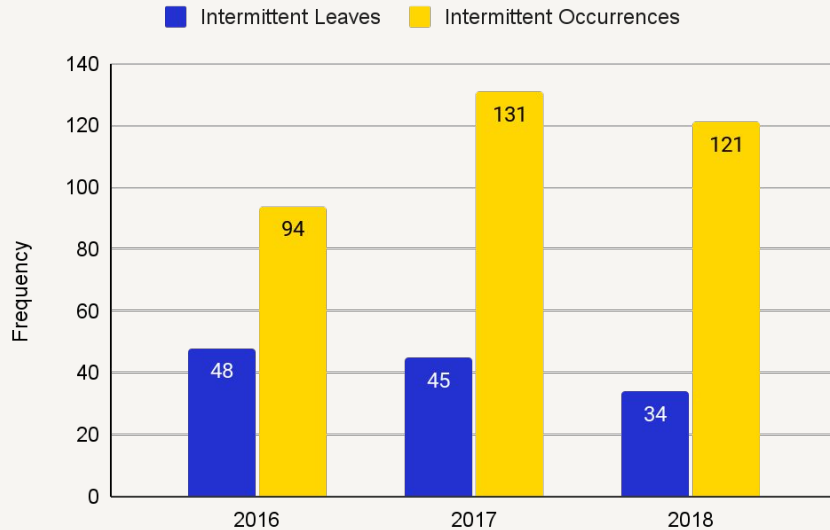
Exhibit X: Intermittent leaves

[Client]			
	Female	Male	Total
Headcount	801	2,553	3,355
Gender %	23.87%	76.10%	100.00%
Requested Leaves	102	126	228
Intermittent Leaves	4	30	34
Intermittent Leaves Freq.	3.92%	23.81%	14.91%
Avg. Intermittent Leaves Freq. All Clients	17.80%	33.98%	24.49%

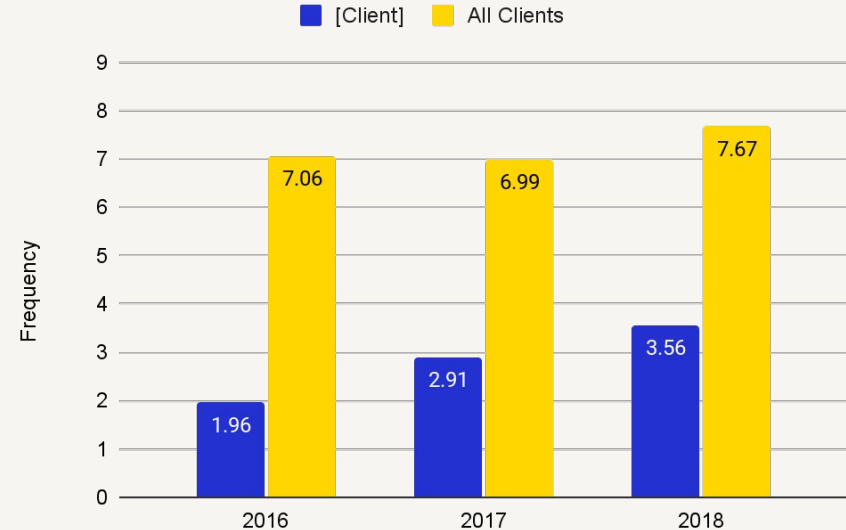
Leave management reports

Exhibit XI: Intermittent leave occurrences

Intermittent Leave Occurrences



Occurrences Per Leave



Intermittent occurrences are counted by the start date of each occurrence in each calendar year.

Check register file

Detailed Check Register														
Eid	Client	Transaction Type	Check No	Date	Amount	Gross Amount	Fit Tax	Fiss Tax	Fimc Tax	Sit Tax	Sdi Tax	Vdi Tax	Payable	Type
100090	Joe Smith	Benefit Claim Payment	50004	04/07/2020	3818.18	3818.18	0.00	0.00	0.00	0.00	0.00	0.00	Joe Smith	LOA Military Exempt
100745	John Appleseed	Benefit Claim Payment	50003	02/20/2020	316.99	316.99	0.00	0.00	0.00	0.00	0.00	0.00	John Appleseed	LOA Military Non-Exempt
100745	Employee A	Benefit Claim Payment	50002	02/06/2020	2852.93	2852.93	0.00	0.00	0.00	0.00	0.00	0.00	Employee A	LOA Military Non-Exempt
100467	Employee B	Benefit Claim Payment	40094	12/30/2020	763.65	763.65	0.00	0.00	0.00	0.00	0.00	0.00	Employee B	LOA Parental Exempt
002545	Employee C	Benefit Claim Payment	40093	12/30/2020	2530.97	2530.97	0.00	0.00	0.00	0.00	0.00	0.00	Employee C	LOA Parental Exempt
100525	Employee D	Benefit Claim Payment	40082	11/19/2020	8289.64	8289.64	0.00	0.00	0.00	0.00	0.00	0.00	Employee D	LOA Parental Exempt
001836	Employee E	Benefit Claim Payment	40081	11/19/2020	1016.19	1016.19	0.00	0.00	0.00	0.00	0.00	0.00	Employee E	LOA Parental Non-Exempt
002538	Employee F	Benefit Claim Payment	40080	11/19/2020	621.15	621.15	0.00	0.00	0.00	0.00	0.00	0.00	Employee F	LOA Parental Non-Exempt
002347	Employee G	Benefit Claim Payment	40079	11/19/2020	1110.23	1110.23	0.00	0.00	0.00	0.00	0.00	0.00	Employee G	LOA Parental Exempt
100525	Employee H	Benefit Claim Payment	40078	11/15/2020	12057.66	12057.66	0.00	0.00	0.00	0.00	0.00	0.00	Employee H	LOA Parental Exempt
001836	Employee I	Benefit Claim Payment	40077	11/15/2020	897.30	897.30	0.00	0.00	0.00	0.00	0.00	0.00	Employee I	LOA Parental Non-Exempt
002538	Employee J	Benefit Claim Payment	40076	11/15/2020	2601.59	2601.59	0.00	0.00	0.00	0.00	0.00	0.00	Employee J	LOA Parental Non-Exempt
002756	Employee K	Benefit Claim Payment	40075	11/15/2020	6568.03	6568.03	0.00	0.00	0.00	0.00	0.00	0.00	Employee K	LOA Parental Exempt
080362	Employee L	Benefit Claim Payment	40074	10/22/2020	492.81	492.81	0.00	0.00	0.00	0.00	0.00	0.00	Employee L	LOA Parental Non-Exempt
001836	Employee M	Benefit Claim Payment	40073	10/22/2020	372.93	372.93	0.00	0.00	0.00	0.00	0.00	0.00	Employee M	LOA Parental Non-Exempt

Compliance snapshot

Client Name		
Massachusetts 15 employees	New York 68 employees	Oregon 0 employees
<p>January 1, 2021 PFML benefits available except for family care leaves which begin on July, 2021</p> <p>Benefits: 80% of average weekly wage with a weekly maximum of \$850</p> <p>Leave Entitlement: 20 weeks - medical leave 12 weeks - bonding/family leave 26 weeks - covered service member 26 weeks - medical/family - same year</p> <p>Action items Update policy/handbook Notify payroll Educated HR & Managers</p> <p>The Larkin Company LOA letters and intake process updated, internal team trained</p>	<p>January 1, 2021 Paid Family Leave (PFL):</p> <p>Benefits increased to 67% of average weekly wage, maximum increased to \$971.61 per week</p> <p>Leave Entitlement: increases to 12 weeks</p> <p>Action items NA</p> <p>The Larkin Company Update LOA letters and intake process NY Self-Insured PFL clients - updated Plan Document with 2021 changes</p>	<p>January 1, 2022 Contributions begin: 1% split (employee 60% and employer 40%)</p> <p>January 1, 2023 Benefits: \$1,254 (120% of state's average weekly wage); 100% of weekly earnings for low wage earners Leave Entitlement: 12 weeks of paid leave (family, medical and safe leave) ; 16 weeks (combination of paid and unpaid leave for multiple events in the same benefit year) 18 weeks (combination of paid and unpaid leave for pregnancy-related complications of limitations)</p> <p>Action items Notify payroll of new dedication - 6 months in advance (July 2021) Notify employees (fact sheet is currently available; official notice not developed yet)</p> <p>The Larkin Company Monitor program developments LOA letters and intake process updated, internal team trained</p>

Our services

We go the distance for employees everywhere.

- Available in all U.S. states and Canadian provinces
- Customizable programs for 250 to over 20,000 employees
- 40,000 leaves processed in 2022



Self-insured short
term disability



California
voluntary plans



New York disability
and paid family
leave plans



Employee leaves
of absence



Leave of
absence pay



Accommodations
management