

When Leave and Benefits Don't Talk: The Cost of Missed Offsets

How one employer uncovered \$175k+ in annual savings by aligning leave and disability programs.



APPROACH



Program Alignment



Cost Control Strategy



Data Analysis

RESULTS

- 1 **\$57,000 in overpayments identified**

Immediate financial impact

- 2 **\$175K+ in projected annual savings**

By restructuring how benefits are coordinated

- 3 **More consistent administration across programs**

Reducing complexity and risk

AT A GLANCE

A multi-state employer was unknowingly overpaying benefits due to a lack of offsetting between programs.

A focused review uncovered both immediate overpayments and a broader opportunity to redesign how benefits were administered.

CHALLENGES

The employer offered a combination of company-provided leave, STD benefits, and had employees in many paid family and medical leave jurisdictions. However, these programs operated independently — with no mechanism to offset payments across plans.

As a result:

- Employees were receiving overlapping benefits
- Overpayments went undetected
- Administration varied across states and programs

Without coordination — particularly in PFML states and localities — overpayment became the default and costs followed.

SOLUTIONS

Alliant conducted a targeted review of the employer's leave and disability programs to identify gaps in coordination and quantify financial impact. The approach included:

- Analyzing historical claims data to identify overpayments
- Quantifying potential savings from implementing offsets
- Designing a coordinated framework across leave and disability programs
- Developing a strategy to align administration across states

The result was a clear path forward — shifting from reactive administration to structured cost control.

