

Are You Overpaying on Leave Without Realizing It?

A quick 2-minute check to uncover hidden cost and coordination gaps

Most employers assume their leave programs are coordinated. In reality, many employers unintentionally duplicate payments across company benefits and state PFML programs — leading to unnecessary costs and operational disruption. This diagnostic helps you quickly spot where coordination exposure might exist.

For each question, mark the response that best reflects your current approach:

Section 1: Program Coordination	Yes (0 pts)	Somewhat /Unclear (1 pt)	No (2 pts)
We offset company-paid leave or STD benefits against state PFML payments	☐	☐	☐
We have a clear, defined offset methodology	☐	☐	☐
We apply offsets consistently across all states	☐	☐	☐
Section Score: / 6			
<i>Gaps here often lead to duplicated payments and untracked cost</i>			

Section 2: Ownership & Accountability	Yes (0 pts)	Somewhat /Unclear (1 pt)	No (2 pts)
There is a single point of accountability across all leave types	☐	☐	☐
Roles between vendors and internal teams are clearly defined	☐	☐	☐
Responsibility for coordinating payments across programs is clearly assigned	☐	☐	☐
Section Score: / 6			
<i>Fragmentation is a leading driver of financial leakage and operational disruption</i>			

Section 3: Financial Visibility	Yes (0 pts)	Somewhat /Unclear (1 pt)	No (2 pts)
We can see total income replacement per employee (PFML + STD + company leave)	☐	☐	☐
We regularly review leave payments for accuracy	☐	☐	☐
We have conducted a financial audit of leave payments in the past 12 months	☐	☐	☐
Section Score: / 6			
<i>Without visibility, overpayments often go undetected</i>			

Section 4: Policy Alignment	Yes (0 pts)	Somewhat /Unclear (1 pt)	No (2 pts)
Our STD plan design accounts for state PFML benefits	☐	☐	☐
Company leave policies are aligned with statutory requirements	☐	☐	☐
Income replacement targets (e.g., 100%) are intentionally structured	☐	☐	☐
Section Score: / 6			
<i>Misalignment is a major source of leakage and disruption</i>			

Section 5: Multi-State Consistency	Yes (0 pts)	Somewhat /Unclear (1 pt)	No (2 pts)
Leave administration is consistent across all states	☐	☐	☐
Employees in different states receive equitable outcomes	☐	☐	☐
State-specific differences are actively managed — not reactive	☐	☐	☐
Section Score: / 6			
<i>Complexity increases risk if unmanaged</i>			



YOUR TOTAL SCORE: / 30
 (Add all five section scores)



[CLEAR FORM](#)

What Your Score Means

0–5 Controlled	• Your leave program appears well-coordinated. • You likely have aligned policies, defined ownership, and limited duplication. • Focus: optimization, not risk mitigation
6–10 Emerging Exposure	• Gaps in coordination or visibility may be driving overlapping payments, inconsistent employee outcomes, and untracked cost. • Organizations in this range often uncover mid-five-figure cost leakage
11–15 Significant Exposure	• Your responses indicate a high likelihood of duplicated income replacement, unclear accountability, and compliance inconsistencies. • Organizations in this range often uncover six-figure annual cost leakage
16+ Severe Exposure	• Your leave program is likely operating without coordinated governance. • Common outcomes: employees earning more on leave than working, significant compliance gaps, and material financial leakage. • Immediate review recommended

What We're Seeing

In a recent review of a 3,000+ employee organization:

- \$57,000 in overpayments identified across just 8 leave cases
- Estimated \$175,000–\$225,000 in annual financial leakage

Root cause: lack of coordination between company benefits and statutory programs

The Reframe

This isn't just an administrative issue — it's structural. Organizations that actively coordinate leave, disability, and statutory programs can:

- Reduce unnecessary cost
- Maintain employee income protection
- Improve compliance and consistency
- Simplify the employee experience

Next Step

If your score indicates emerging or greater leakage, there is likely a measurable cost behind it.

Alliant helps employers identify, quantify, and correct these gaps.
[Talk through your results with our team](#)