



# Standing with employees in the moments that matter: Bereavement and loss

How large, progressive employers are rethinking bereavement care.

## Introduction

The workplace environment is more complex than ever with remote and hybrid workforces, an ever-changing leave legislation landscape, and the demand for an enhanced employee experience.

When the unexpected happens for an employee, it then becomes a balancing act of not only the emotional toll of grief, but the actual, practical burden of dealing with every logistical detail: funerals, paying debts, administering estates, and more. This requires everyday people to devote time, effort, productivity, and mental energy—not to mention significant sums of money—for months on end.

Employees carry these burdens as they return to work, and traditionally have been left to navigate the aftermath of loss on their own. But many companies are starting to show up for bereaved employees in new ways.

The “Moments that Matter” series builds off the release of Marsh McLennan’s Absence, Disability & Life Practice (MMA-ADL)’s 2023 Leaves of Absence and Time Away from Work Survey, which revealed a significant focus on and expansion of company paid policies among employers. The findings show that employee well-being is a high priority across the board, and that industry-leading large companies are stepping up to improve our workforce and society.

To gain even more insight, we surveyed more than 30 large and complex organizations—of which roughly a third are part of the Fortune 100—that provide the most robust and progressive bereavement policies in America. With 97% of these companies responding that they have a dedicated bereavement policy that includes paid leave—and 35% of companies surveyed have enhanced their policy, or intend to do so in the next 12 months<sup>1</sup>—bereavement is clearly a key issue for large employers.

“Over the last couple of years, the historic norm of 3 to 5 days of paid bereavement for immediate family members has been challenged by recent events such as COVID-19; a greater emphasis on Diversity, Equity and Inclusion; and employee demands for more flexible benefits,” explains Andrew Brownstein, Regional Practice Leader for MMA-ADL.

“As a result, progressive employers are responding by resetting the standards associated with bereavement leave by extending the amount of paid time and expanding the definition of covered individual. The results of this effort, coupled with our 2023 Leaves of Absence Survey, indicate an enhanced bereavement policy is now a critical component of an employer’s overall leave strategy.”

**Considering that it takes families an average of 12.5 months to resolve an estate’s financial matters, during which time they spend 20 hours per week on average dealing with these tasks<sup>2</sup>, it’s no wonder that employers are beginning to tackle this time crunch head-on.**

This workload, added at a time when grief is likely sapping their energy, can be damaging to employees’ physical and mental health.

All of these things affect their life at work: 76% say their performance or status was harmed during bereavement, for instance, and 30% felt significantly less productive<sup>3</sup>.

The companies leading the way in this evolution in bereavement and loss support are forging a path that may create solutions for all employees dealing with loss—a group whose needs have been misunderstood and minimized, to the detriment of both the employees and their companies.

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## The transformation of bereavement care

**35% of companies indicated they have made enhancements to their bereavement policy in the past 12 months or are planning on doing so in the next 12 months.**

### More companies are rethinking bereavement support

Over the last few years, bereavement support has been a trending employee benefit for employers looking to modernize their benefit offering. Within an organization's bereavement offering, 35% of respondents indicated they have made a change within the last 12 months or plan to make a change within the next 12 months. What's driving the change in policy?

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**64%**

Mental  
Health

**46%**

Attraction and  
Retention

**27%**

DE&I  
Initiatives

**18%**

Statutory  
Influence

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Based on this trend, and the importance of additional support for employees in the aftermath of loss, this initiative will expand upon some of the findings within MMA-ADL's broader survey.

## Paid bereavement leave

**Nearly all respondents (97%) indicated they offer a fully paid bereavement policy, with 67% including miscarriage and/or stillbirth within their definition of loss.**

The median number of days provided aligns with MMA ADL's broader survey at 5 days; however, 39% of respondents indicated they provide 10 or more days, which is approximately double that of the broader survey. The majority of those offering 10 or more days were in the high tech and finance/insurance industries.

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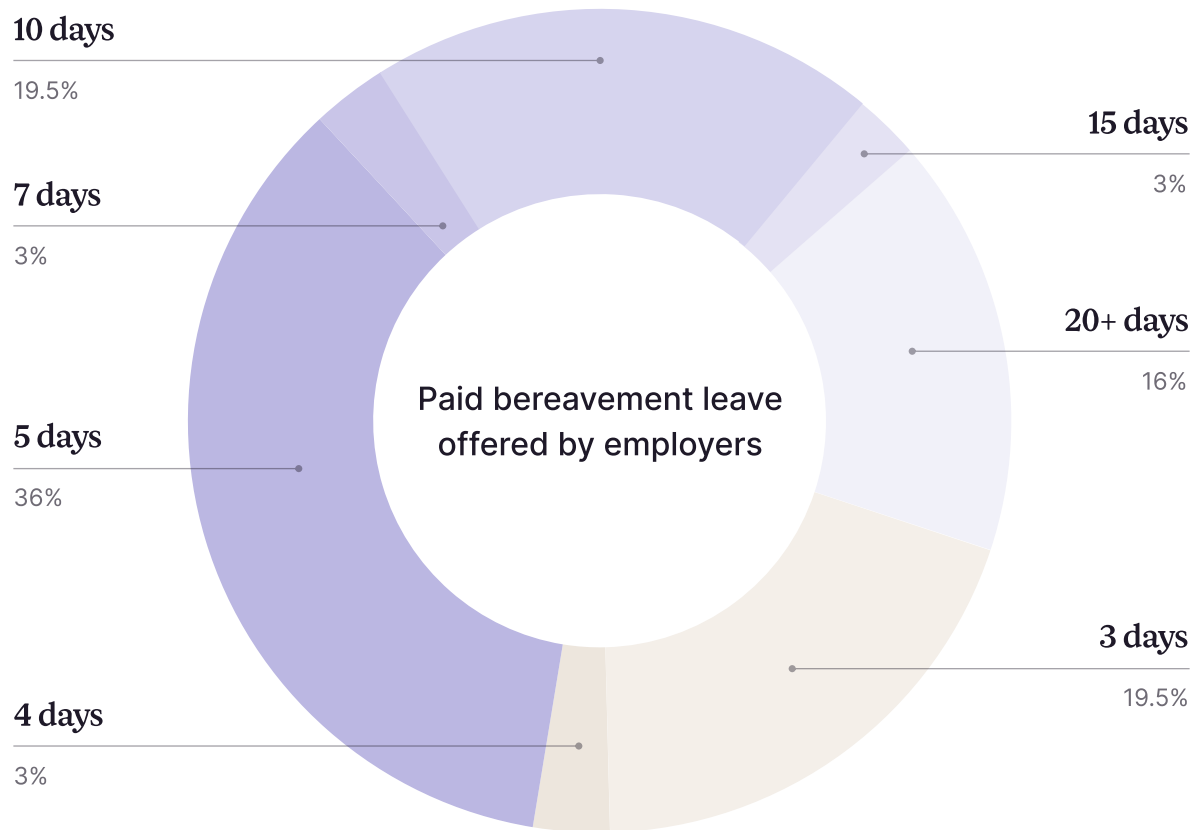
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Chubb is one of the employers leading the way in this space by offering a bereavement leave policy of 20 days for a spouse/partner or child. Chubb recognizes that the loss of a spouse or child is devastating and wants to support employee needs during such a difficult time. This includes taking care of themselves by having time to begin the grieving process and adjusting to life without a loved one before they return to work.

CHUBB®

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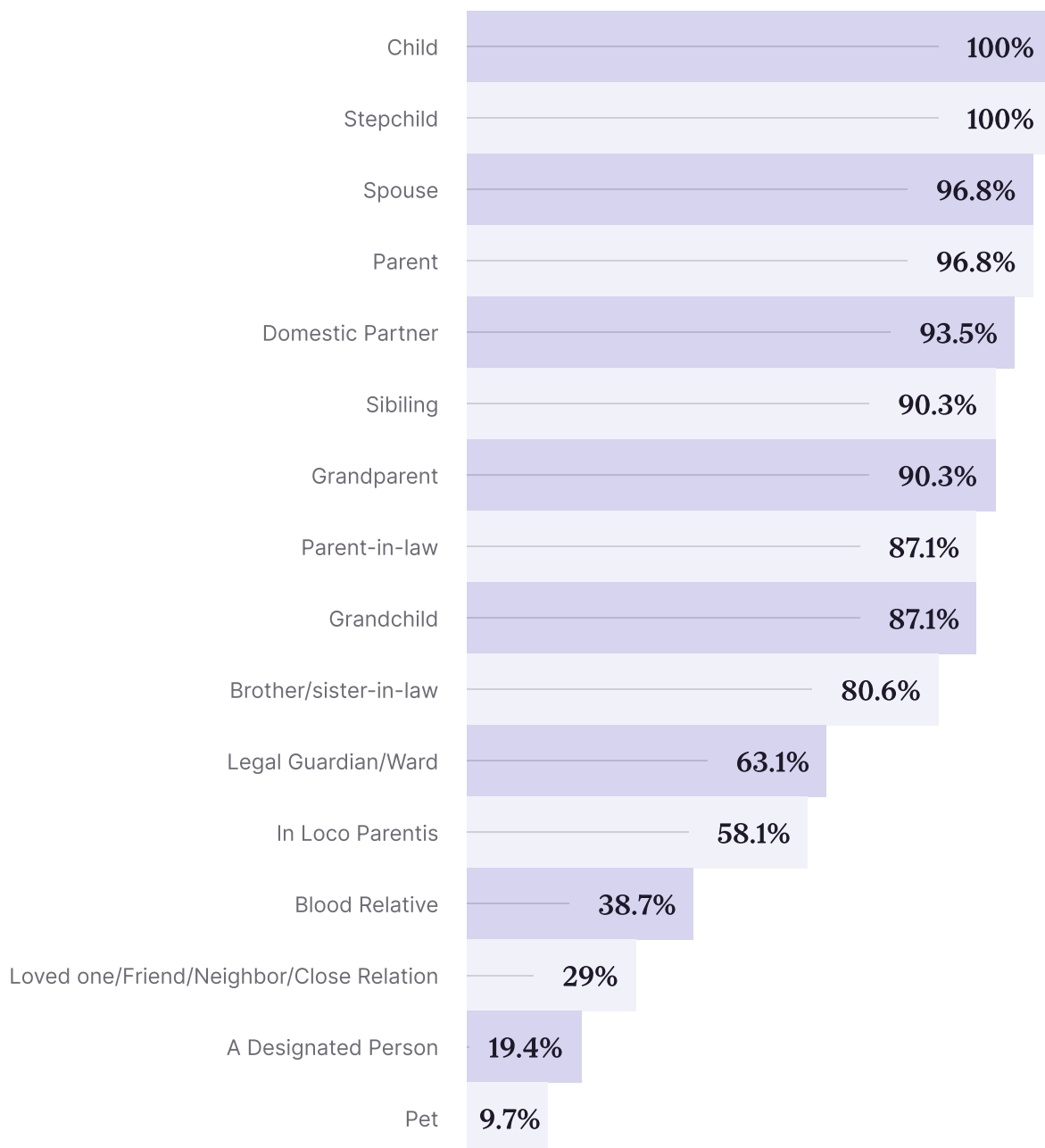
Companies with progressive bereavement leave policies (offering 10 days or more) represent the full range of workforce size, from 1,000 to 100,000. In addition, companies with 10 days or more of bereavement leave were more likely to account for stillbirth and miscarriage in their bereavement policy. And they were also more likely than average to have made enhancements to their policy recently.



## Covering more loved ones

In addition to organizations offering more time off, many companies are also expanding their definition of a covered individual within their bereavement policy. An example of this expansion is implementing a “loved one” or “designated person” definition, with some employers even including pets in their policy.

### What types of losses qualify an employee to utilize the maximum number of days allowed in your bereavement policy?



As one employer stated, “Our bereavement policy allows employees to define family for themselves. We are not prescriptive in who is included in the definition of family.”

Another consideration for employers is the diversity of cultures and religions within their work force, since traditions surrounding grief and mourning vary widely. For some, the presence of extended family and community members are required.

In addition, when asked about their motivation in expanding bereavement support for their employees, several employers stated that it was the “right thing to do,” and one mentioned “supporting employees during acute circumstances.”

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**Last year, we doubled our bereavement leave from 5 to 10 days and expanded the program to include losses related to fertility treatments, pregnancy loss, and failed surrogacy. We want to give our employees freedom to grieve their losses, and felt it important to provide these extra days to give them even more time to handle the emotional distress of dealing with loss.**



**Fannie Mae**

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## What does bereavement support include?

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### Emotional support

**97%**

offer telehealth support for employees dealing with emotional challenges

**90.6%**

offer grief counseling

**62.5%**

have employee resource groups (ERGs)

**56%**

offer sympathy gifts, donations, and flowers

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### Administrative support

**22%**

Offer subsidized external services

**22%**

rely on their employee assistance program (EAP) or adjacent existing services, like financial assistance or legal help

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### Legal aid

**68.7%**

have some outlet for legal assistance

**31%**

offer subsidized external services for legal help

**The legal process of probate can take anywhere from a few months to several years, and families who hire a lawyer pay an average of \$3,910<sup>4</sup>.**



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Financial support

**53%**

provide some sort of financial help. Of which:

**28%**

offer an employee assistance fund (EAF)

**25%**

offer other ways of support such as financial counseling, external vendors, and EAP resources

**15.5%**

allow PTO or vacation donations

**Families pay \$7,267 on average for a funeral, and \$5,846 for additional professionals such as lawyers, financial advisors, or realtors, for a total outlay of \$12,702<sup>5</sup>.**

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Manager training

**50%**

offer general training regarding different life challenges and experiences

**9.4%**

provide specific training on bereavement

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Support for transitioning back to work

**59.4%**

offer more flexible work policies including reduced hours, flexible schedules, or a more lenient work-from-home policy

**6.3%**

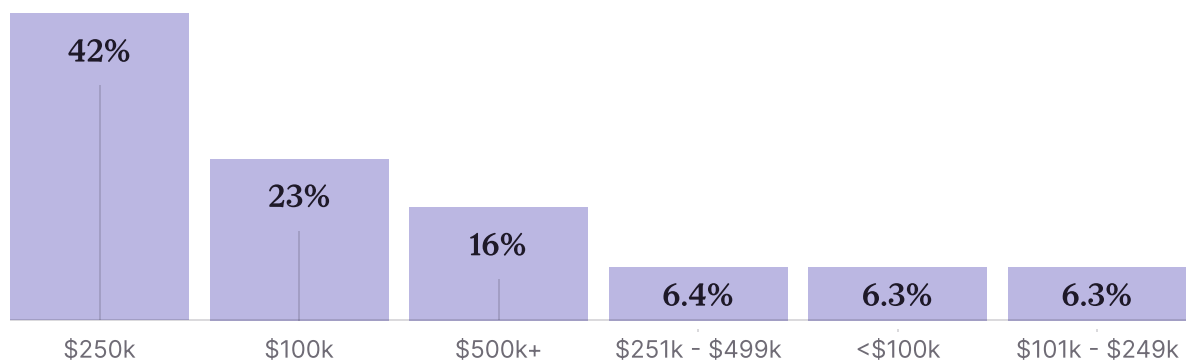
offer partner discounts or other subsidies that could apply to bereaved employees

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## Life insurance

Based on the findings, all respondents indicated their organization offers some form of dependent life insurance: either spouse, child, or both. These benefits were predominantly employee-paid, with only 3% of respondents indicating they provide an employer-paid dependent life option. For employee-paid benefits, the most prevalent benefit offered to spouses is \$250,000.

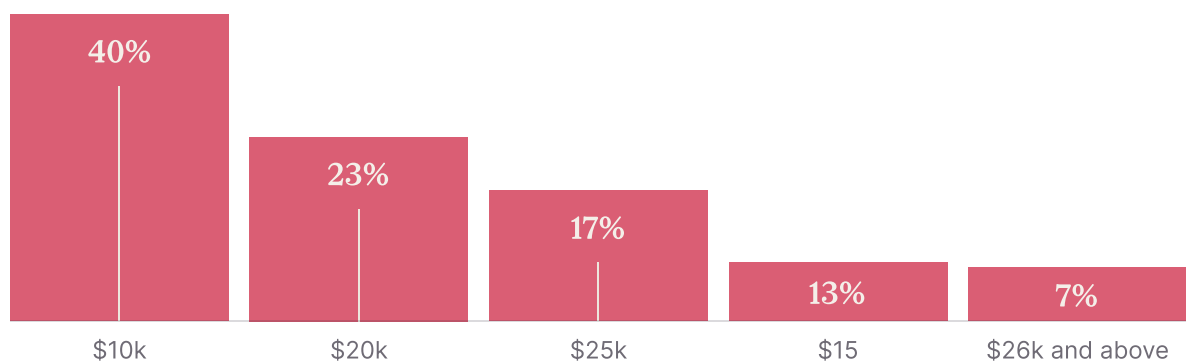
### Maximum Life Benefit - Spouse



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For a child, the findings show that the most prevalent maximum life benefit benefit is \$10,000.

### Maximum Life Benefit - Child



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In addition to life insurance, 19% of organizations indicated they offer a company-paid survivor income benefit. This benefit provides income replacement to a surviving spouse and/or child on a monthly basis for a predetermined duration.

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## Takeaways

The findings show that there is a broad commitment to paid bereavement leave, with 97% of employers surveyed offering it, despite the lack of a federal mandate.

At the same time, companies are rethinking their approach to bereavement leave, with considerable urgency: 35% of companies have either enhanced their bereavement policy in the last 12 months, or plan to in the upcoming year. And among companies offering 20 days or more of paid bereavement leave, 60% expanded their leave policy recently.

The scope of support for bereavement care, combined with the pace of change, shows that a new standard of care is emerging.

In terms of benefits that provide this care, the focus is on essential support. After all, bereavement care is not a splurge; it is an important tool for improving employee well-being. As employers address the true needs of bereaved families, they can save their employees time, money, and stress. That alone has the potential to transform the culture and atmosphere of any workplace.

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Sources: 1. MMA ADL's Leaves of Absence & Time Away From Work Survey (2023), 2. The Cost of Dying Report, Empathy (2023), 3. The Cost of Dying Report, Empathy (2023), 4. The Cost of Dying Report, Empathy (2022), 5. The Cost of Dying Report, Empathy (2022)

## Empathy

Empathy is the comprehensive support system for loss, offering bereaved families holistic guidance and care for all of the administrative, emotional, legal, and financial challenges they face after their loved one passes away.

Empathy's award-winning app and care team are trusted by leading employers and insurance carriers to support their employees and beneficiaries through life's greatest challenges, saving them time, money, and stress. To learn more about Empathy, visit us at [empathy.com](https://empathy.com).

## Marsh McLennan Agency Absence, Disability and Life

Marsh McLennan Agency, a business of Marsh McLennan, is a provider of business insurance, employee health & benefits, retirement, and private client insurance solutions across North America.

Our Absence, Disability and Life (ADL) Practice is a specialty practice dedicated to the needs of large and complex employers. We provide thought leadership and develop creative ways to understand, integrate, measure, and manage leaves of absence, time away from work, disability, and life insurance programs. Learn more at [mma-adl.com](https://mma-adl.com)