

Competitive Analysis: Leave Planning

Doc Status: Work in Progress

Overview

The leave planning tool space is a mix of large HCM platforms (Sedgwick, Workday, ADP), dedicated leave planners (Veer, Cocoon, PERKY, Tilt), and emerging AI-powered chatbots (Aidora, CareValidate, general GenAI). Common themes include:

- Automated timelines for leave and pay, often focused on parental/bonding scenarios, at least in public version of tools
- Clear, step-by-step breakdowns of eligibility, benefits, and required actions
- Visuals showing job protection and partial/full pay periods
- Use of disclaimers to manage legal risk—tools clarify projections are not guarantees
- Tools provide clear, visual roadmap for straightforward cases like maternity leave in California, but when layering intermittent ADA accommodations or handling complex policy overlaps, many tools do not provide that support.
- Growing reliance on rule-based and generative AI to support employee Q&A and workflow navigation
- Some tools like Veer and Aidora act as a pre-intake planning tool, handing users off to another provider or HR for final decisions

Despite this progress, few solutions combine deep compliance rigor, dynamic policy/entitlement logic, and a transparent, empathetic user experience. important.

Key Competitors

- **Sedgwick:** Industry leader in AI-powered claims, leave, and accommodations (Sidekick Agent, LeaveLink®, ADALink®). Real-time guidance, workflow optimization, and automated compliance.
 - [Sedgwick AI Presentation.pdf](#)
 - AI on their web[site](#)
 - [Absence management & disability_ | Sedgwick](#)
- **Workday, ADP:** Enterprise platforms with embedded AI for analytics, compliance monitoring, and workflow automation.

- **Deputy, Leapsome:**
 - More investigation needed: AI in scheduling, PTO calculation, and process automation.
- **BambooHR, Zoho People:** Self-service tools, some AI in approvals/analytics; lighter on compliance depth.
- **[CareValidate \(AskJanet\)](#):** Conversational AI for accommodations, iterative learning model.
 - Only Accommodations related leave
- **[Aidora](#) & [Paid Leave AI](#):** Direct-to-employee leave plan generator chatbots, basic compliance guardrails.
 - Aidora: AI chatbot that generates a leave plan you can share with your HR representative. It uses templated questions and includes guardrails to reduce hallucinations. However, it lacks compliance-specific details, particularly around eligibility and entitlement calculations.
- **General AI (ChatGPT, Gemini):** Often invoked as overlays by employees or HR for leave-planning research or Q&A. Can be used independently for leave planning
- **Veer:**
 - Provides a digital, consumer-grade solution focused specifically on leave planning for enterprise employers.
 - Used internally by major companies like Workday and Adobe, where employees plan their leave with Veer before submitting official leave requests with other vendors (e.g., Lincoln).
 - Features include personalized timelines, financial plans, and to-do lists for employees preparing for a leave of absence.
 - Positioned as a specialized leave planning companion rather than a comprehensive leave management system.
 - While small in market presence, they are a vendor to watch for innovation and enterprise adoption trends.
- **[PERKY](#):** Pregnancy and Parental leave public leave planning tool. Gives employees a timeline of benefits that includes paid and unpaid leave, and city and state specific leave policy nuances. Detail of information is great for a power user, but may be heavy for a casual leave taker.
- **Penguin Benefits:**

How AI Is Used

- **Intake Chatbots:** Frontline tools guide employees through leave requests, answer FAQs, and surface relevant documentation.

- **Decision Support:** Real-time eligibility checks, benefit estimations, and tailored guidance (via both rules-based and generative AI).
- **Employee & Manager Support:** Conversational agents and planners surface actionable options, but with variation in depth and accuracy.
- **Rules-Based Automation vs. Generative AI:**
 - *Rules-Based:* Deterministic logic for eligibility/entitlements, tightly mapped to compliance.
 - *Generative AI:* Flexible interpretation, scenario simulation, open-ended answers—often at the expense of specificity and legal guardrails.

Opportunities & Threats

Opportunities

- **Increasing Demand:** Organizations crave faster, smarter, and more empathetic leave experiences—and AI is an attractive solution.
- **GenAI Proliferation:** Employees and HR are growing comfortable with genAI tools, driving innovation in self-service.
- **Workflow Integration:** Deeply embedding AI-powered leave planning into intake and ongoing workflows increases value and stickiness.

Threats

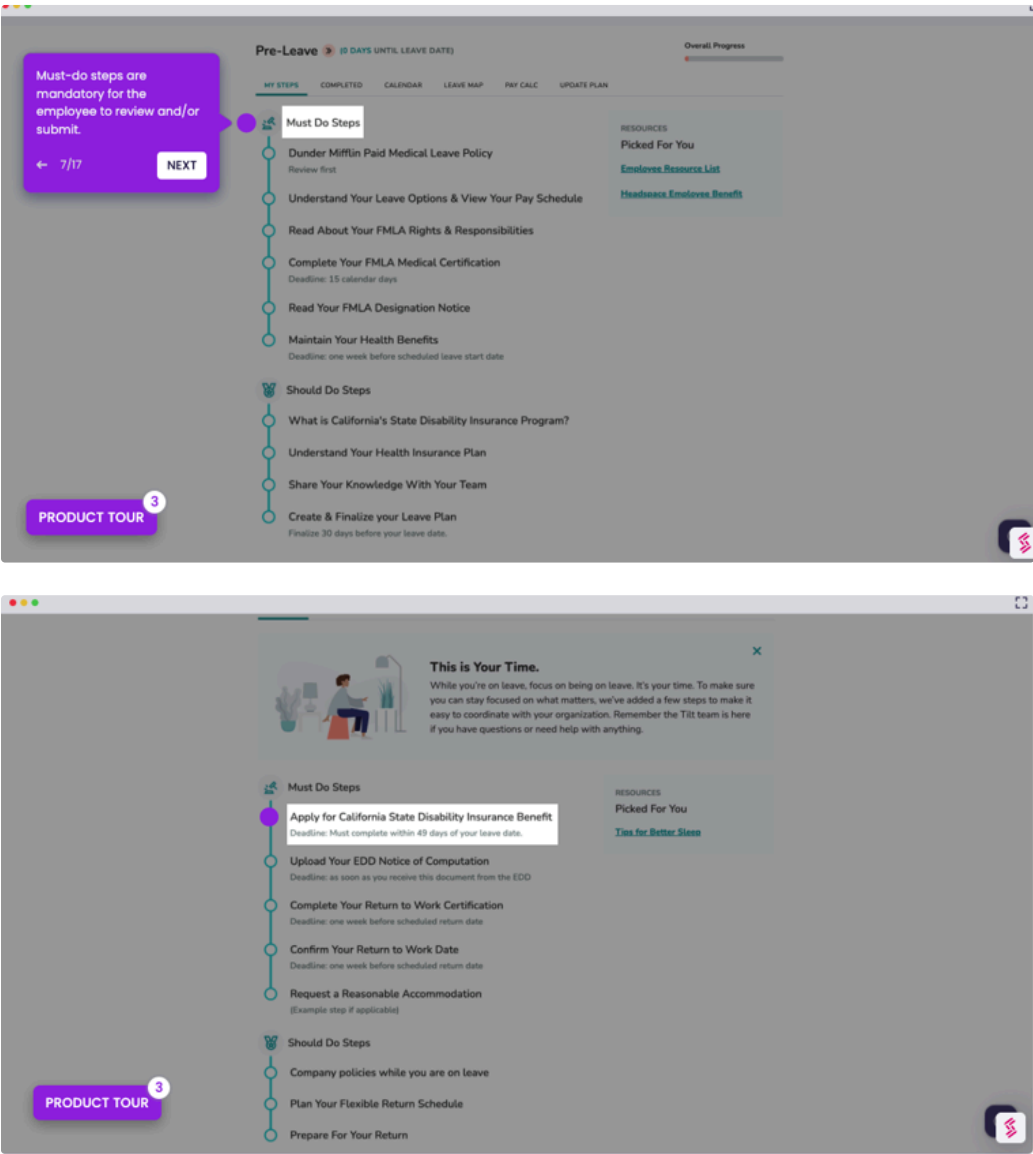
- **Emergence of DIY/Overlay AI:** Employers or niche vendors may build lightweight solutions, undermining premium full-stack platforms.
- **Regulatory Scrutiny:** Hallucinated or misleading advice, especially on compliance topics, brings significant legal exposure and may prompt government or industry intervention.
- **Rapid Evolution by Competitors:** Industry leaders like Sedgwick continue to invest in AI innovation, threatening to erode differentiators through scale or acquisitions.
- **Commoditization of Basic AI:** As generic genAI improves, table-stakes features risk being undervalued or expected “for free.”

AS Differentiator

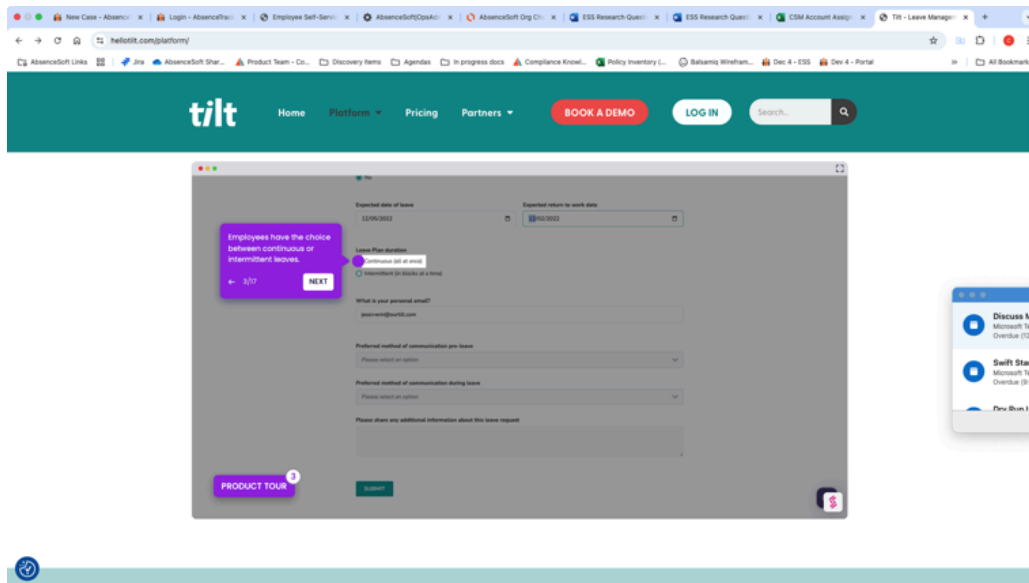
With the AbsenceSoft Compliance Engine, High-quality, structured legal data and a robust update cadence underpin trust and efficacy in this space. As legislative complexity increases, solutions with deep compliance logic and explainability perpetuate a defensible advantage, making it increasingly difficult for new entrants or unspecialized vendors to replicate.

Existing Leave Planning Tools:

Tilt



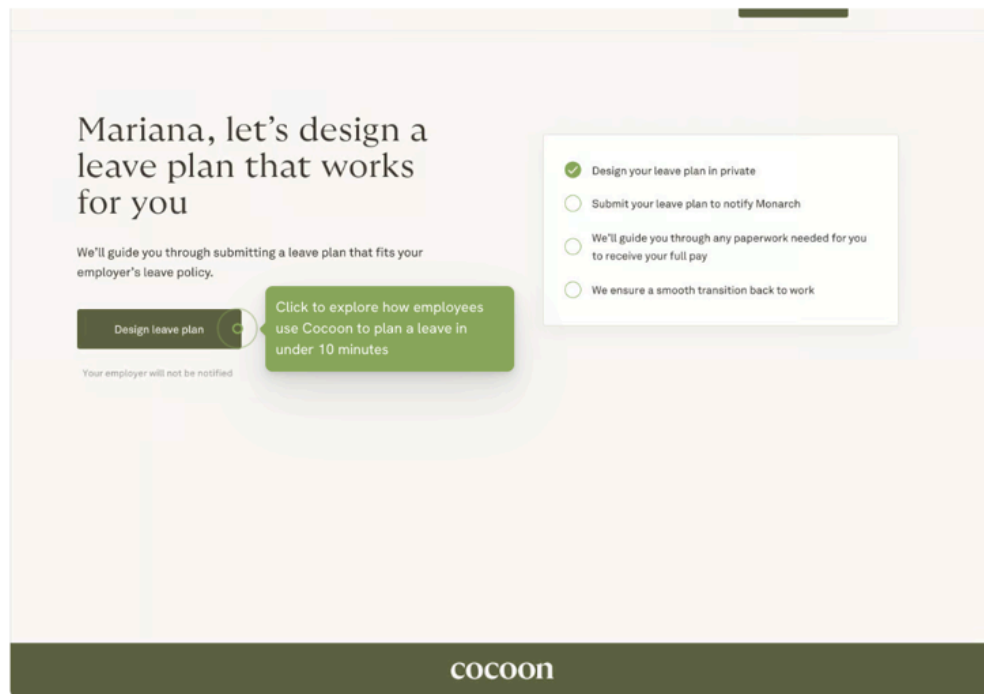
give employee a whole list of steps that they'll need to complete



leave type with explanations

Cocoon

Leave Plan Design Tool



Tells employees What to expect in the process

What type of leave are you taking?

Parental leave
I'll be caring for or bonding with a newborn or newly adopted or newly placed child. ☒

Medical leave
I have a serious health condition that I'll be taking care of. ☐

Caregiver leave
I'll be caring for a family member with a serious health condition. ☐

< Next >

I'm going on and...

Any employee can log into Cocoon to privately plan a fully compliant FMLA leave, personal leave, or leave accommodation

boils down leave options into 3 main categories, with an "other option"

1 of 6

Which of these describes you?

Birthing parent
I am physically giving birth to my new child. ☒

Non-birthing parent
I am not physically giving birth to my new child. ☐

< Next >

We ask a series of simple questions to determine employee eligibility, auto-populating based on employee census data where possible

Questionnaire to identify the correct leave or policies, removes burden of the decision from the employee

Share your leave plan

Let's start by sharing your leave plan. We'll notify your manager and the People team at Monarch.

Manager's name

Ning Chen

Manager's email

ning@monarch.co

Next


Cocoon automatically notifies their manager and your People team


gives customer power to share their leave when ready, informs them of the system behavior

Your claims

Claim eligibility involves various factors, such as recent or upcoming moves and which state receives your tax withholdings. Based on Cocoon's knowledge, you likely qualify for these claims. Cocoon will guide you through the process and help you receive payment.

CA EDD Short Term Disability & Bonding claims





 You to file within 49 days of disability start

California State Disability Insurance provides some pay for periods you're unable to work due to disability (including pregnancy). Cocoon will guide you through the steps to apply. You're responsible for getting your medical certification from your medical provider.

Learn more

Guardian Short Term Disability claim



 Cocoon to file with the completed claim you upload

Your employer offers disability insurance or income replacement to provide additional pay while you're unable to work due to disability (including pregnancy). After you upload the completed claims form, including the medical certification section, Cocoon will file this claim on your behalf.

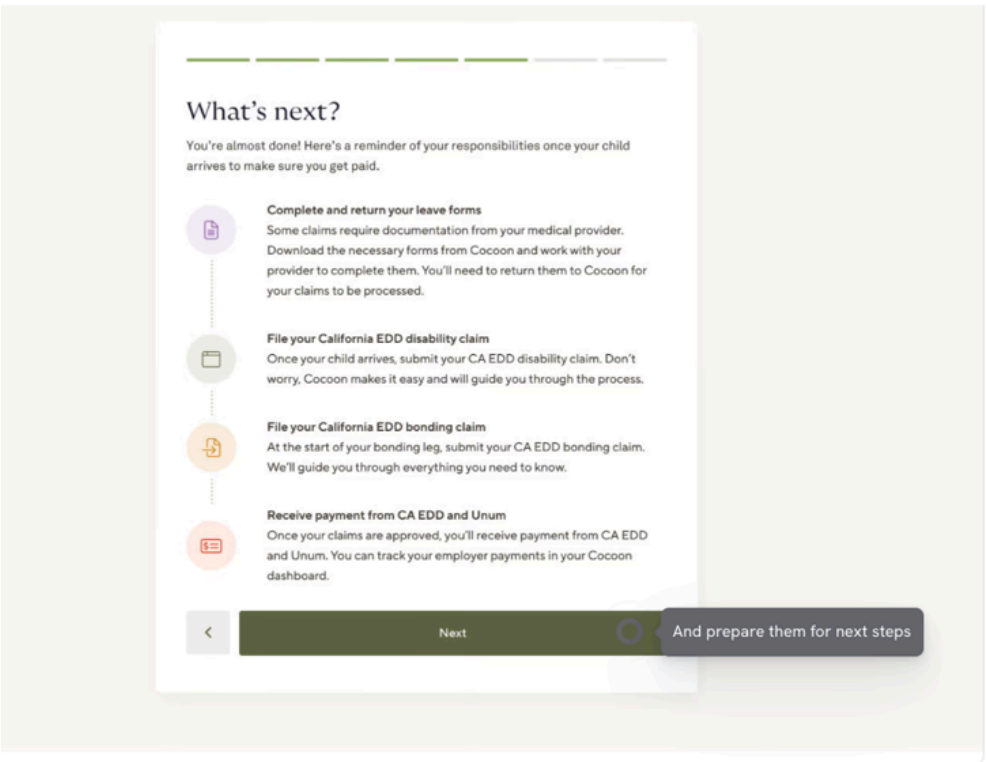
Learn more

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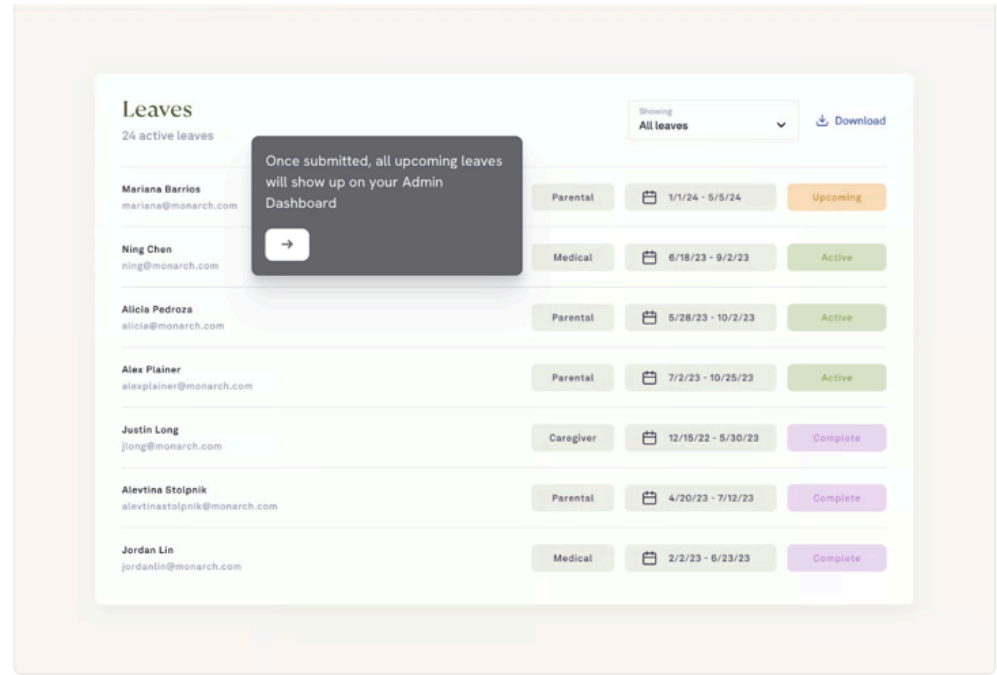
Next

We instantly surface the claims employees must complete to receive insurance or state benefits

Gives employee's more information if they require additional forms based on their leave and state




Clear next steps



PERKY Leave


Employee Leave Planning Tool




Let's Get Started...

Tell us a little about your situation and when you expect to be out.

It's ok if you don't know all the answers to these yet. You'll be able to change it as much as you like to see how the results differ.



Birthing Parent
Requiring medical care



Non-Birthing Parent
Includes adopters & foster parents

I am the...

How are you expecting to give birth?
This may impact how much time you can take.

Standard Delivery ▾


When is the expected delivery date?
We'll use this to estimate when some benefits will take affect.

MM / DD / YYYY

How many other children do you have?
Some states provide additional benefits for existing dependents.

None ▾

Leave Planning tool specific to parental leaves. Asks a few questions up front to determine the type of leave.



Next, tell us about your current employment.

Your job details will help us estimate which benefits may be available.

Employment Details

Select the state where you receive your benefits
This will determine your benefit eligibility.

Alabama ▾

When did you start working at this company?
If you don't know the exact date, just an approximation is fine.

MM / DD / YYYY

How are you typically compensated?

Salary Hourly

What was your salary over the past year?
We'll use this to estimate your weekly benefits.

\$0 per year

How many hours do you work in an average week?
This is used to determine your eligibility for state & federal benefits.

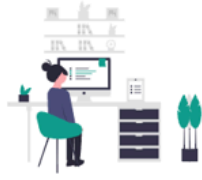
40+ hours ▾

Have you taken any medical or family leave in the past year?
This includes FMLA or any other state-based benefits.

Yes No

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Next, tell us about your current employment.

Your job details will help us estimate which benefits may be available.

Employment Details

Select the state where you receive your benefits
This will determine your benefit eligibility.

California 

Do you work in the San Francisco area?
If so, you may qualify for additional benefits.

Yes No

When did you start working at this company?
If you don't know the exact date, just an approximation is fine.

06 / 30 / 2020


How are you typically compensated?

Salary Hourly

What was your salary over the past year?
We'll use this to estimate your weekly benefits.

\$85,000 per year

How many hours do you work in an average week?
This is used to determine your eligibility for state & federal benefits.

40+ hours 

Have you taken any medical or family leave in the past year?
This includes FMLA or any other state-based benefits

Yes No

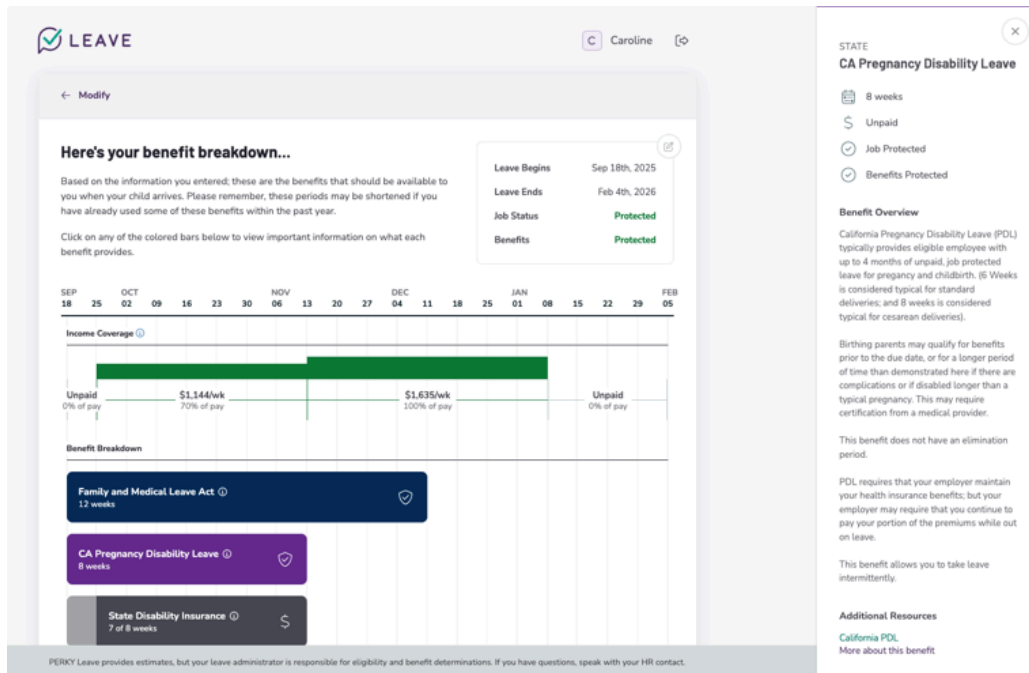
Depending on prior use of these benefits; your leave may be shorter than what is shown.

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PERKY Leave provides estimates, but your leave administrator is responsible for eligibility and benefit determinations. If you have questions, speak with your HR contact.

Has a disclaimer on estimates throughout the entire experience. Doesn't provide estimates if leave was taken the past year. Goes down to city level in California as San Fran has different leave laws.





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DETAILS

Income

It is important to understand the impact that different benefits may have on your income throughout your leave.

Below is an overview of how your benefits combine to effect your income. Your income will always be capped at 100%.

Unpaid

9/18/25 - 9/24/25

You will not receive income during this time period.

\$1,144/wk ●

9/25/25 - 11/12/25

You will receive around 70% of your normal income through [State Disability Insurance](#).

\$1,635/wk ●●

11/13/25 - 1/7/26

You will receive 100% of your normal income through a combination of the following benefits: [CA Paid Family Leave](#), [San Francisco PPLO](#).

Unpaid ●●

1/8/26 - 2/4/26

You will not receive income during this time period.

detailed information on payment, what policy provides it, what rate, and how long.

×

STATE

State Disability Insurance

i

1 week elimination period

📅

7 weeks paid

⊖

Not Job Protected

⊖


Not Benefits Protected

Benefit Overview


California State Disability Insurance (SDI) typically provides eligible employees with up to 52 weeks of partial wage replacement. (For childbirth, 6 Weeks is considered typical for standard deliveries; and 8 weeks is considered typical for cesarean deliveries).

The job protected and benefit protected statuses. AS does not make benefits protected clear ever.

AIDORA:




Create my parental leave plan




Are you expecting a child, adopting, fostering, or welcoming a baby via surrogacy?

surrugacy




When is the expected due date for the baby arriving through surrogacy?

10/25/25




Could you please provide the ZIP code of your work location? This will help us determine the applicable leave policies for you.

80211



Detail	Your Response
Leave Type	Parental
Parenting Pathway	Surrogacy
Due Date	October 25, 2025
Zip Code	80211

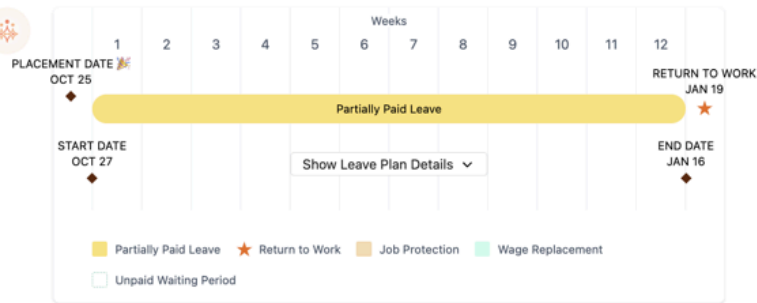


Would you like to make any changes in the leave related details that you have specified?



Would you like to make any changes in the leave related details that you have specified?

no



Download as PDF

Share with company HR

In order to fully access all the benefits outlined above, you must meet specific eligibility criteria listed below.

Policy: Family and Medical Leave Act (FMLA)

- The employer must have at least 50 employees for 20 or more weeks at the employee's location or must be a government entity.
- The employee must have worked for the employer for at least 12 months.
- The employee should have worked for 1,250 hours in the last 12 months.

Policy: Colorado Family and Medical Leave Insurance (FAMLI)

- The employee must work in Colorado.
- The employee must be a full-time or part-time employee.
- The employee must have earned at least \$2,500 during the base period or alternate base period.
- For job protection: Must have worked for at least 180 days.
- Birthing parents are eligible for an additional 4 weeks of leave for pregnancy or childbirth complications.

CareValidate

Interested in a demo of our CareGLP platform to deliver GLP-Is at scale? [Request Demo Here!](#)

care validate

Employee Care Apps Resources Contact Login

I am pregnant and due 10/25/25

Congratulations on your pregnancy! If you have any questions or need assistance related to accommodations at work due to pregnancy-related limitations or complications, feel free to ask.

<https://askian.org/blogs/ian/2015/04/requesting-accommodations-due-to-pregnancy-related-limitations.cfm>

https://askian.org/articles/Pregnant-Workers-Fairness-Act.cfm?csSearch=10103982_1

<https://askian.org/publications/consultants-corner/Recertifying-the-Ongoing-Need-for-Accommodation.cfm>

https://askian.org/concerns/Pregnant-Workers-Fairness-Act-PWFA.cfm?csSearch=10103700_1

Type your question here Ask Janet

I have limitations and I may not always get it right. Your feedback will help me improve. [Privacy Policy](#) [Terms of Service](#) [CareValidate.com](#)