

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 [website](#)
 - [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

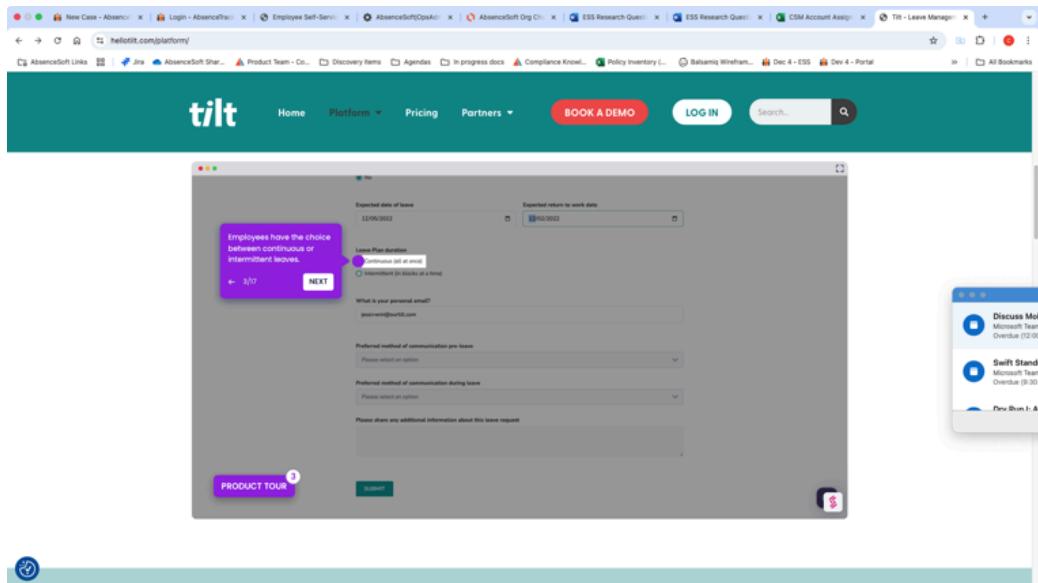
With the AbsenceSoft Compliance Engine, High-quality, structured legal data and a robust update cadence underpin trust and efficacy in this space. As legislative complexity increases, solutions with deep compliance logic and explainability perpetuate a defensible advantage, making it increasingly difficult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

Existing Leave Planning Tools:

Tilt

The image displays two screenshots of the Tilt leave planning tool. Both screenshots show a 'Pre-Leave' dashboard with a progress bar indicating '10 DAYS UNTIL LEAVE DATE'. The top screenshot shows a purple callout box stating 'Must-do steps are mandatory for the employee to review and/or submit.' It lists 'Must Do Steps' such as 'Dunder Mifflin Paid Medical Leave Policy' (Review first), 'Understand Your Leave Options & View Your Pay Schedule', 'Read About Your FMLA Rights & Responsibilities', 'Complete Your FMLA Medical Certification' (Deadline: 15 calendar days), 'Read Your FMLA Designation Notice', 'Maintain Your Health Benefits' (Deadline: one week before scheduled leave start date), and 'Should Do Steps' like 'What is California's State Disability Insurance Program?'. The bottom screenshot shows a similar interface with a 'PRODUCT TOUR' button and a '3' badge. It includes a section titled 'This is Your Time.' with a small illustration of a person sitting at a desk. Below this, it lists 'Must Do Steps' such as 'Apply for California State Disability Insurance Benefit' (Deadline: Must complete within 49 days of your leave date), 'Upload Your EDD Notice of Computation' (Deadline: as soon as you receive this document from the EDD), 'Complete Your Return to Work Certification' (Deadline: one week before scheduled return date), 'Confirm Your Return to Work Date' (Deadline: one week before scheduled return date), and 'Request a Reasonable Accommodation' (Example step if applicable). It also lists 'Should Do Steps' like 'Company policies while you are on leave', 'Plan Your Flexible Return Schedule', and 'Prepare For Your Return'. Both screenshots include a 'RESOURCES' section with links to 'Picked For You' and 'Employee Resource List'.

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



leave type with explanations

Cocoon

Leave Plan Design Tool

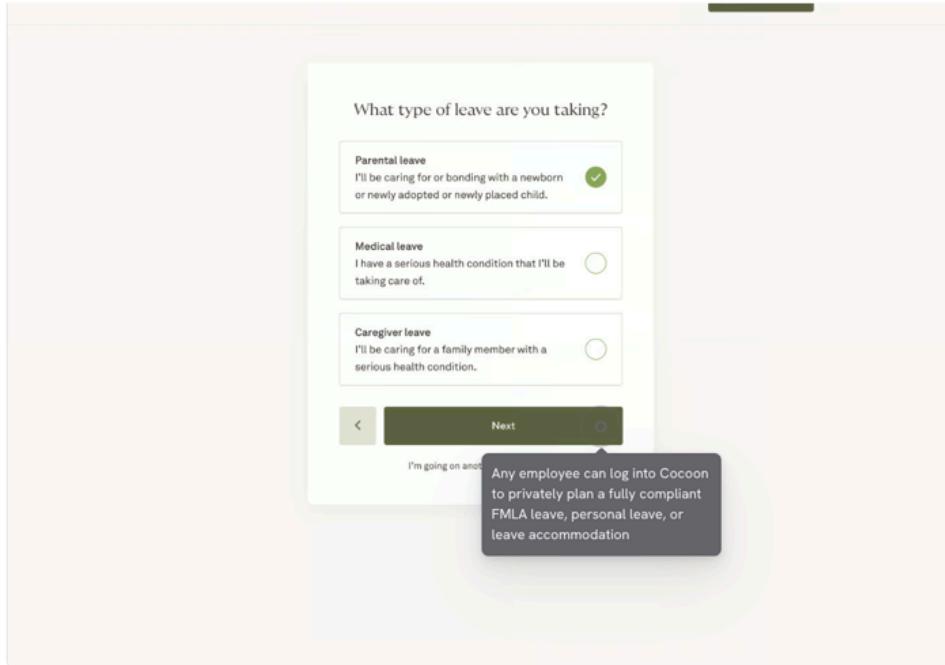
We'll guide you through submitting a leave plan that fits your employer's leave policy.

Your employer will not be notified.

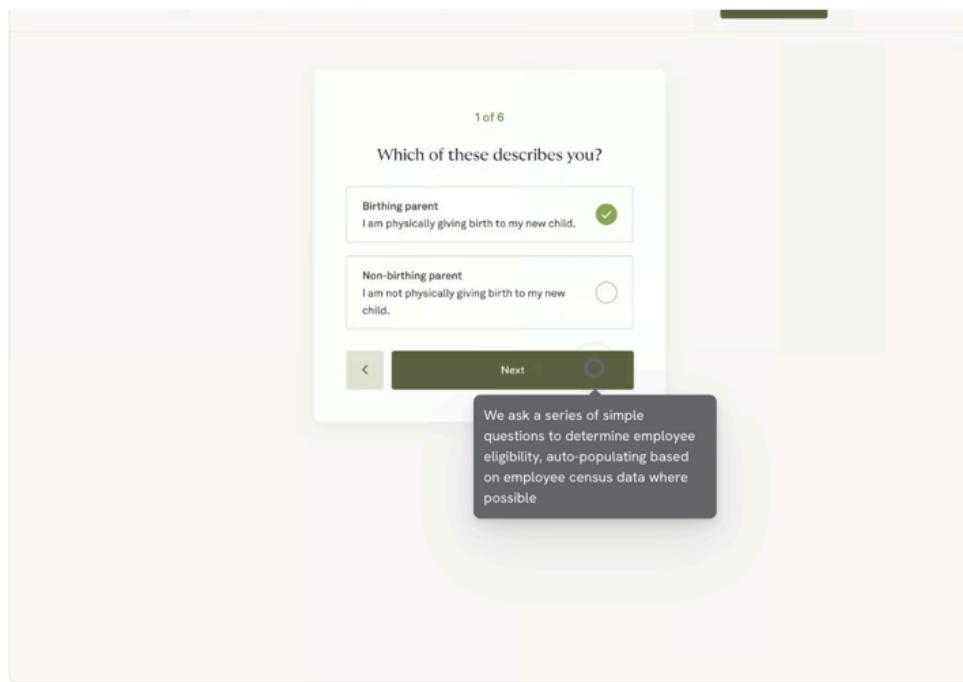
Click to explore how employees use Cocoon to plan a leave in under 10 minutes

- Design your leave plan in private
- Submit your leave plan to notify Monarch
- We'll guide you through any paperwork needed for you to receive your full pay
- We ensure a smooth transition back to work

Tells employees What to expect in the process



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



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

The screenshot shows a leave planning interface titled "Leave planning demo". On the left, there's a timeline from May to July. The first two weeks of May are labeled "Post-birth disability" and "Bonding". The remaining weeks are shaded in orange, labeled "Full pay". A legend at the bottom indicates: Delivery date (green icon), Full pay (orange square), Partial pay (light orange square), and No pay (grey square). A callout box points to the timeline with the text: "Employees can view their leave plan broken down by pay, and click any segment for details". To the right of the timeline, there are several input fields and toggles for "Pre-birth disability" (2 work weeks), "Post-birth disability" (6 work weeks), and "Bonding leave" (2 work weeks). The "Bonding leave" section includes a dropdown for "Delivery method" set to "Vaginal" and a date range "01/01/2023 - 02/11/2023". A "Submit" button is at the bottom.

Gives employees a visual of their leave, including what dates fall where. Specifies employer's policies including things that the legislation may permit variation at the employer level on (certification).

Breaks out information on each step of the leave.

Leave page is specific to the type of leave (birth/bonding leave)

This screenshot shows a leave page for bonding leave. The timeline from May to July is entirely shaded red, indicating it is "Covered by federal and/or state laws". A callout box points to the timeline with the text: "Then click any segment for more details". At the bottom, a legend identifies the colors: Delivery date (green), Covered by federal and/or state laws (red), and Only covered by employer (grey).

- specifies employer's policies and compliance one.

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

EDD 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

Guardian Cocoon to file with the completed claim you upload

Guardian 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

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

What's next?

You're almost done! Here's a reminder of your responsibilities once your child arrives to make sure you get paid.

- Complete and return your leave forms**
Some claims require documentation from your medical provider. Download the necessary forms from Cocoon and work with your provider to complete them. You'll need to return them to Cocoon for your claims to be processed.
- File your California EDD disability claim**
Once your child arrives, submit your CA EDD disability claim. Don't worry, Cocoon makes it easy and will guide you through the process.
- File your California EDD bonding claim**
At the start of your bonding leg, submit your CA EDD bonding claim. We'll guide you through everything you need to know.
- Receive payment from CA EDD and Unum**
Once your claims are approved, you'll receive payment from CA EDD and Unum. You can track your employer payments in your Cocoon dashboard.

Next **And prepare them for next steps**

Clear next steps

Leaves

24 active leaves

Showing All leaves **Download**

Once submitted, all upcoming leaves will show up on your Admin Dashboard

User	Type	Dates	Status
Mariana Barrios mariana@monarch.com	Parental	1/1/24 - 5/5/24	Upcoming
Ning Chen ning@monarch.com	Medical	6/18/23 - 9/2/23	Active
Alicia Pedroza alicia@monarch.com	Parental	5/28/23 - 10/2/23	Active
Alex Plainer alexplainner@monarch.com	Parental	7/2/23 - 10/25/23	Active
Justin Long jlong@monarch.com	Caregiver	12/15/22 - 5/30/23	Complete
Alevtina Stolpnik alevtinastolpnik@monarch.com	Parental	4/20/23 - 7/12/23	Complete
Jordan Lin jordanlin@monarch.com	Medical	2/2/23 - 6/23/23	Complete

PERKY Leave

Employee Leave Planning Tool

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



C Caroline



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.

[← Previous](#)[Continue →](#)

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.

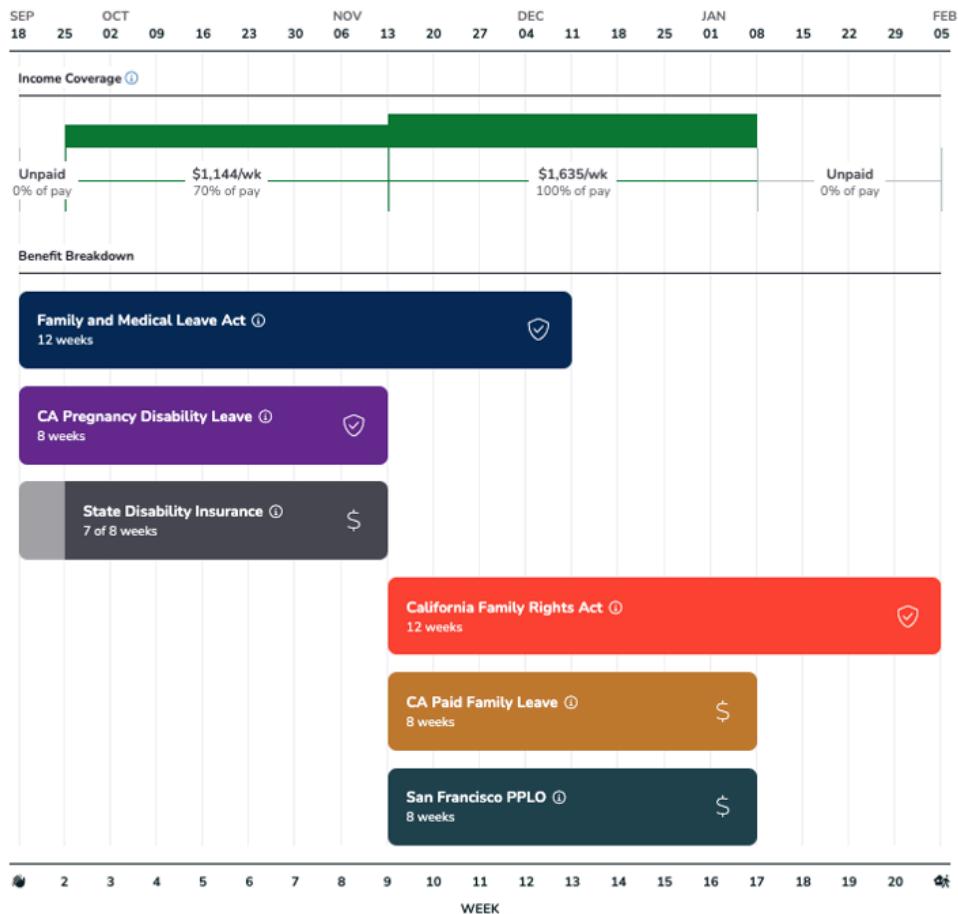
[← Modify](#)

Here's your benefit breakdown...

Based on the information you entered; these are the benefits that should be available to you when your child arrives. Please remember, these periods may be shortened if you have already used some of these benefits within the past year.

Click on any of the colored bars below to view important information on what each benefit provides.

Leave Begins	Sep 18th, 2025
Leave Ends	Feb 4th, 2026
Job Status	Protected
Benefits	Protected



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

Very clear start and end dates of leave. Shows what policy covers what portion. The job and benefit status on top is very clear. The rate of pay for each leave segment. Delighter: the wave goodbye and return to work icons on the bottom timeline.



Caroline [x]

[← Modify](#)**Here's your benefit breakdown...**

Based on the information you entered; these are the benefits that should be available to you when your child arrives. Please remember, these periods may be shortened if you have already used some of these benefits within the past year.

Click on any of the colored bars below to view important information on what each benefit provides.

SEP 18 25 OCT 02 09 16 23 30 NOV 06 13 20 27 DEC 04 11 18 25 JAN 01 08 15 22 FEB 29 05

Income Coverage ⓘ**Benefit Breakdown****Family and Medical Leave Act** ⓘ
12 weeks**CA Pregnancy Disability Leave** ⓘ
8 weeks**State Disability Insurance** ⓘ
7 of 8 weeks

Leave Begins	Sep 18th, 2025
Leave Ends	Feb 4th, 2026
Job Status	Protected
Benefits	Protected

STATE

CA Pregnancy Disability Leave

8 weeks

Unpaid

Job Protected

Benefits Protected

Benefit Overview

California Pregnancy Disability Leave (PDL) typically provides eligible employees with up to 4 months of unpaid, job protected leave for pregnancy and childbirth. (6 Weeks is considered typical for standard deliveries; and 8 weeks is considered typical for cesarean deliveries).

Birthing parents may qualify for benefits prior to the due date, or for a longer period of time than demonstrated here if there are complications or if disabled longer than a typical pregnancy. This may require certification from a medical provider.

This benefit does not have an elimination period.

PDL requires that your employer maintain your health insurance benefits; but your employer may require that you continue to pay your portion of the premiums while out on leave.

This benefit allows you to take leave intermittently.

Additional Resources[California PDL](#)[More about this benefit](#)

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

You can click into any policy and it shows you additional information in a right side drawer.



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

 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?

surrogacy



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.

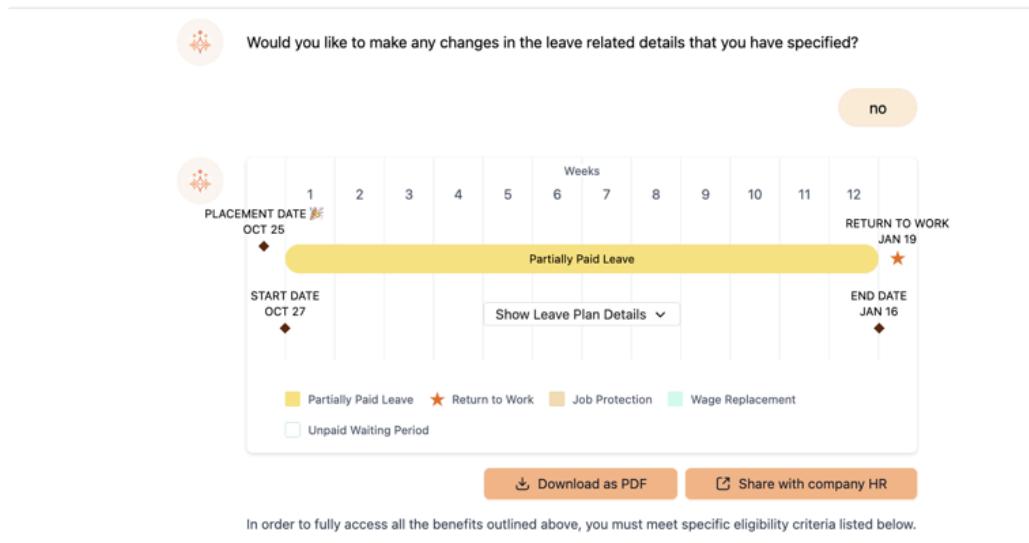
80211



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?



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!](#)

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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://askjan.org/blogs/jan/2015/04/requesting-accommodations-due-to-pregnancy-related-limitations.cfm>

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

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

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

Type your question here

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