Cocoon Product Capabilities Overview
Updated April 2024

It takes a village to effectively administer integrated leave and benefits programs. Numerous players including employees, employers, state agencies, private insurance carriers, medical providers, and more form a complex ecosystem that must be woven together to deliver an effective and legally compliant employee leave experience. Cocoon offers employers a new category of leave administration support: scalable software that allows employees and employers to fulfill their shared responsibilities across leave planning, compliance, claims, and pay. Cocoon allows employees to privately plan leaves, access state and private insurance benefits, and track their pay, while also enabling employers to save hours on leave administration, mitigate risk, and save thousands of dollars on payroll by helping employees access benefits.

Cocoon's SaaS product is continuously evolving to meet the needs of our customers. As we continue to build new functionality, we also aim to provide our partners full transparency into our product's current capabilities to ensure a seamless leave experience for employees. The following describes some of the major elements of Cocoon's current product capabilities and features.[1]

Functionality Currently Supported in Cocoon
Leave Types
Parental, medical, caregiver (support planning, compliance, claims and pay)
Leave as an Americans with Disabilities Act (ADA) Accommodation
Military family leave for qualifying exigency and injured service members (support planning and FMLA compliance)
Jurisdictions
United States (including DC but excluding Puerto Rico)[2]
Employer Types
Private Sector Employers (excluding primary/secondary schools subject to Subpart F of FMLA and airlines subject to Subpart H of FMLA)
Paid Leave Programs & Claims Functionality
State paid disability and family leave benefit programs identified in "state leave law coverage" section below: Employees file their own claims, using Cocoon's tracking and automation tools, directly with states.
Private short term disability insurance benefit plans: Employees file their own claims directly with the applicable carrier (this includes states where authorized private disability carriers administer claims for statutory benefits, such as NY and HI), using Cocoon's tracking and automation tools.
Employee is responsible for completeness and accuracy of any claims forms including medical documentation.
Cocoon completes the employer section for both state and private insurance claims.
Employer Top-Up Pay Functionality
Cocoon facilitates an "estimation pay" program. Employers may pay the portion of an employee's regular salary or wages that is not covered by the state and/or insurance carrier while an employee is on leave. Employees see a reduction in their company pay from the onset of their leave based on the estimated amount they are expected to receive from state and/or private benefit programs. Because it generally takes 2-6 weeks for the state and/or private insurer to pay benefits, employees may receive partial pay until their state and/or private insurance benefits checks arrive.
Census Data Ingestion

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[1] Cocoon also maintains a Product Capabilities Guide, in addition to this Product Capabilities Overview, that outlines in more detail most major product assumptions, as well as product features not currently included in Cocoon, both of which may trigger retained employer responsibilities.

[2] See State Leave Law Coverage outlined below.

Functionality Currently Supported in Cocoon
Employers are responsible for sharing the relevant employee information that is required for Cocoon to accurately administer leave and calculate pay correctly. Cocoon accepts employer census data via upload or direct integration with Workday, ADP (Workforce Now and Total Source), Gusto, BambooHR, Zenefits, Namely, UKG, HiBob, Paylocity and Justworks.
[If included in pricing as noted in the Order Form] Ingest historical time balances from entitlements & employer policy. Without historical leave data, Cocoon does not know how much time employees have already taken for leave in the applicable measurement/look back period and an employee could end up receiving more time (or pay) than they are entitled to receive.
Employee Leave Planning
Allow employees to plan and review leaves for single leave reason
Employee Leave Requests/Submission
Allow employees to request continuous leave
Allow employees to request intermittent leave in full day increments (with exception of bonding leave which generally must be in two week increments)
Reasonable Accommodation Functionality Americans with Disabilities Act (ADA)
Leave as an accommodation[3]
FMLA Leave Administration[4]
Employer Coverage Determination
Employer Defined Coverage Determinations (Employer specified within Cocoon platform)
Employee Eligibility Determination
Employee Eligibility Evaluation (12 months of service) (excluding consideration of non-consecutive periods of employment and periods of military service)
Employee Eligibility Evaluation (1250 hours of service)
Employee Eligibility Evaluation (worksite size) (Employer specified within Cocoon platform)
Employee Eligibility (Determined as of first date of leave)
Calculation of Available Leave
Leave Calculation Method (Rolling Backward Method)
Leave Calculation (assuming 40 hour workweek)
Leave Calculation (based on leave usage for a single reason)
Respond to Employee Leave Requests/Submissions (E.g., Send Compliance Notices)

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[3] Should employers choose to turn on the functionality feature, employees may request a leave accommodation. Employers, in turn, are then able to approve or deny the request or seek additional information from the employee.

[4] Whenever possible, Cocoon administers state leave laws using functionality that parallels federal FMLA adminstration.

Functionality Currently Supported in Cocoon
Send notice to employee to confirm leave request/submission
Send notice of eligibility to employees based on employee's length of service with employer
Send notice of eligibility to employees based on employee's hours of service with employer
Send notice of eligibility to employees based on employee's worksite size
Send notice of rights and responsibilities to employee (including employee's obligation to provide supporting documentation and general notices regarding employee use of paid time and payment of health insurance premiums during leave)
Send designation notice to employee (including notice of employee obligation to provide fitness for duty certification)
Require Initial Medical Certifications (Medical/Caregiver Leaves)
Require employee to submit supporting medical documentation
Communicate deadlines for submitting complete and sufficient medical certification
Send reminder if employee fails to submit timely medical certification
Provide automatic 5 day grace period if employee fails to submit timely medical certification
Conduct Medical Certification Review (Medical/Caregiver Leaves)
Conduct completeness review of the provided Serious Health Condition form
Send notices identifying deficiencies for completeness review and deadline to cure deficiency
Review completeness of supplemental certification
Cocoon will approve leaves if the Serious Health Condition forms that Cocoon surfaces in software are submitted by employees and complete.
Intermittent Leave Usage
Intermittent leave usage (in full day increments, with exception of bonding leave which generally must be in two week increments)
Employer Leave & Benefit Policies
Display summaries of employer leave policies and relevant benefits on Employee Dashboard
State Leave Law Coverage
California - Pregnancy Disability Leave Law (PDL)
California - CA Family Rights Act (CFRA)
California - State Disability Insurance (SDI)
California - Paid Family Leave (PFL)
California - San Francisco Paid Parental Leave Ordinance (PPLO)
Colorado - CO Family Care Act (FCA)
Colorado - Family and Medical Leave Insurance Act (FAMLI)
Connecticut - CT Family and Medical Leave Act (CT FMLA)
Connecticut - CT Paid Family & Medical Leave (CT Paid Leave) (this is how CT refers to program)
District of Columbia - DC Family and Medical Leave Act (DC FMLA)
District of Columbia - DC Universal Paid Leave Act (PFL) (DC Paid Family Leave) (this is how DC refers to this program

Functionality Currently Supported in Cocoon
Hawaii - HI Family Leave Law (HFLL)
Hawaii - Temporary Disability Insurance (TDI)
Maine - ME Family and Medical Leave Act (ME FMLA)
Maryland - MD Parental Leave Act (MD PLA)
Massachusetts - MA Paid Family and Medical Leave Act (MA PFML)
Massachusetts - MA Parental Leave Law (MA PLL)
Minnesota - MN Pregnancy and Parental Leave Act (MN PPLA)
New Jersey - NJ Family Leave Act (NJ FLA)
New Jersey - NJ Temporary Disability Insurance (TDI)
New Jersey - NJ Family Leave Insurance (NJ FLI)
New York - Paid Family Leave (NY PFL)
New York - NY Disability Benefits Law (NY DBL)
Oregon - OR Family Leave Act (OFLA)
Oregon - OR Paid Family Leave Act (Paid Leave Oregon)
Rhode Island - RI Parental and Family Medical Leave (PFML)
Rhode Island -Temporary Caregiver Insurance (TCI)
Rhode Island - Temporary Disability Insurance (TDI)
Tennessee -   TN Human Rights & Disability Act
Vermont - VT Parental and Family Leave Act (VT PFLA)
Washington - WA Paid Family and Medical Leave Act (WA PFML)
Wisconsin - WI Family and Medical Leave Act (WI FMLA)

A Word About Current Exclusions From Cocoon

Cocoon consistently adds to our product to better serve the needs of our employer partners and their people. As a software solution, we have the unique ability to iterate and adapt based on customer feedback and demand. While we build additional functionality, we recognize that employers must augment Cocoon's leave administration to align their employee leave experience and benefits with their policies, practices and employee benefit plans. To aid those efforts, the following are some key features that Cocoon does not currently offer.

Product Features and Services Currently OUT OF SCOPE
Incorporate PTO, holidays, or sick days into leave time or pay
Company shutdown and furloughs.
Facilitate repayment agreements
Support bonding legs that occur more than 1 year post new child's birth
Support tax-choice private disability plans
Support for opt-in state leave laws such as NH PFML
Support non-standard post-birth disability time (outside of 6-8 weeks)

Support partial top-up pay (current support is only for 0% or 100% employer pay)
ADA and PWFA evaluation or assessment for workplace accommodations
Calculate eligibility by "Growing into tenure" (Cocoon calculates tenure from the day the leaves starts)
Support administration of Long Term Disability Insurance Benefits
Support employer reimbursement from state benefits
Support pay calculations, claims filing, or send compliance notices for historical leaves started outside of Cocoon
Support intermittent leaves less than 1 day
Support appeal of state or insurance claim denial
Legal Review of Customers' leave and HR policies and practices

While using Cocoon, employees and employers may have questions about leave and related benefits. Although Cocoon is a SaaS leave solution, employees can contact Cocoon's Support Team with questions, and if Support determines an employee's inquiry extends beyond Cocoon's scope of services, it will redirect employees to appropriate employer representatives or resources. Cocoon's Customer Success team does not offer opinions on the legality of employer policies and benefits or related decisions, including but limited to leave, accommodation, paid time off, or short or long term disability benefits. Cocoon is not a law firm and does not provide legal advice to employees or employers. Cocoon also is not a Third Party Administrator for state or private insurance benefits.

Future Product Investments Toward Cocoon's Vision
The following is a list of key functionality that Cocoon aspires to add in the future as we build toward our vision of using technology to transform employee leave. While exact items are subject to change, and timelines have not yet been determined, we are committed to keeping our partners up to date on timelines and product evolutions at all times and providing relevant training and employee communications.

Future Product Investments
Support for all employee types
Additional leave types
Support for additional policy types and insurance plans (e.g. self-insured)
Additional HRIS integrations
Support for leaves in Canada
Lending products to help fill pay gaps for employees on leave

Our Customer Account Executive and Customer Success teams would love to share more about where we are taking Cocoon and incorporate your feedback into our product development. Cocoon is pioneering an entirely new, technology-first approach to employee leave; as an early adopter, your feedback will help shape the future of leave!