

Oregon Paid Family & Medical Leave Insurance

Oregon Paid Family & Medical Leave insurance (PFML) from Standard Insurance Company will help provide financial protection for insured members (“Covered Individuals”) by promising to pay a weekly benefit in the event the Covered Individual has a Qualifying Reason.

The cost of this insurance is shared by Covered Individuals and the Employer. In no event can a Covered Individual pay more than they would pay under the public plan administered by Paid Leave Oregon (in 2023, 0.6% of a Covered Individual’s wages up to \$132,900).

Eligibility

Definition of a Covered Individual

You are a Covered Individual if you are an active full-time, part-time and seasonal employee of the Employer and currently working.

Eligibility Waiting Period

There is no eligibility waiting period. Covered Individuals are eligible for PFML on the first day of employment with the employer.

Benefits

Weekly Benefit

- For Covered Individuals who earn equal to or less than 65 percent of the Oregon State Average Weekly Wage (SAWW), the weekly benefit amount is 100% of the Covered Individual’s average weekly wage.
- For Covered Individuals who earn more than 65 percent of the SAWW, the weekly benefit amount equals the sum of 65% of the SAWW plus 50% of the portion of the average weekly wage that is above 65% of the SAWW.

Note:

- The SAWW used in calculating the weekly benefit amount applies for the entire benefit year, even if the SAWW changes during the benefit year.
- PFML can be taken in work week or workday increments for either continuous or intermittent periods.

Maximum Weekly Benefit

The weekly benefit amount will not exceed 120% of the SAWW.

The SAWW for July 1, 2023 through June 30, 2024 is \$1,269.69. Based on that, the maximum weekly benefit would be \$1,523.63.

Minimum Weekly Benefit

The minimum weekly benefit is 5 percent of the SAWW, or the amount of one workday of a Covered Individual's wages, whichever is less.

5 percent of the SAWW for July 1, 2023 through June 30, 2024 is \$63.48.

Benefit Waiting Period

There is no benefit waiting period. Your weekly PFML benefit becomes payable on the first day of leave caused by a Qualifying Reason.

Definition of Qualifying Reason

Qualifying Reasons triggering eligibility for PFML benefits include a Covered Individual's:

- Own serious health condition that incapacitates them from performing the essential functions of their job
- Time to bond with a new child during the first 12 months after the child's birth, adoption, or foster case placement
- Time to care for a family member with a serious health condition
- Safe leave for health and safety needs related to domestic violence, harassment, sexual assault or stalking experiences by the Covered Individual or their minor child or dependent.

Maximum PFML Payment Period

Covered Individuals are eligible for no more than 12 total weeks of PFML benefits in a 52-week period. Up to an additional two weeks are available for a Covered Individual's limitations due to pregnancy, childbirth or a related medical condition such as lactation.

PFML Benefits are not Payable During School Breaks of One Week or More

Scheduled school breaks lasting a calendar week or more do not count towards leave or benefit allotments, and PFML benefits are not payable during such school breaks. PFML Benefits payable on the last day before a School Break will continue immediately following the School Break without requiring a new Application if the Covered Individual continues to qualify for the PFML benefits and their continued leave is within the same 52-week period. This provision does not apply to Covered Individuals who are scheduled to work during School Breaks

Issuance of PFML by The Standard to the employer and their employees is subject to Paid Leave Oregon's approval of the employer's equivalent plan application. PFML will be provided in conformance with ORS 657B and OAR Chapter 471 (hereinafter respectively referred to as "the PFML statute and regulations") that are pertinent to Equivalent Plans. If any PFML provisions do not conform to the pertinent requirements of the PFML statute and regulations, then The Standard will administer PFML benefits consistent with the PFML statute and regulations.

This Benefit Summary information is only a brief description of benefits, and the controlling provisions, including terms, conditions, limitations and exclusions which apply, are in the PFML Group Policy issued to the employer. Oregon Paid Family and Medical Leave Insurance underwritten by Standard Insurance Company is provided under policy form numbers: OR2023-PFML, OR2023-PFML-ENDORSEMENT