



Oregon Paid Family and Medical Leave Insurance

Benefits that matter

Our equivalent plan to Paid Leave Oregon provides the same benefits, at the same cost, with the support you expect from American Fidelity.

Plan Highlights

Employees may take:

- up to **12 weeks per benefit year** for any combination of Medical, Family or Safe Leave; and
- **an additional two weeks of paid leave** may be available for complications related to pregnancy, childbirth or a related medical condition.

In addition to **Medical, Family and Safe Leave**, with American Fidelity you get:



Employee education



Dedicated team for year-round support



Online claim filing



Secure employer portal to track claims

Contributions and Benefits

The figures in the table below show employee earnings, contributions, and weekly employee benefits based on annual earnings. Employers may pay a portion or all of their employees' contributions.

Annual Earnings	\$26,000	\$52,000	\$125,000
Weekly Earnings	\$500.00	\$1,000.00	\$2,403.85
Annual Employer Contributions (40%)	\$104.00	\$208.00	\$500.00
Annual Employee Contributions (60%)	\$156.00	\$312.00	\$750.00
Weekly Benefits	\$500.00	\$912.65	\$1,523.63

Maximum Benefits	Minimum Benefits
<ul style="list-style-type: none"> • \$1,523.63 per week • Not to exceed 120% of Oregon's Average Weekly Wage 	<ul style="list-style-type: none"> • \$63.48 per week • 5% of Oregon's Average Weekly Wage



2023-2024 Oregon's Average Weekly Wage is \$1,269.69. These figures are subject to change annually. The Oregon Employment Department determines these amounts.

Plan Highlights

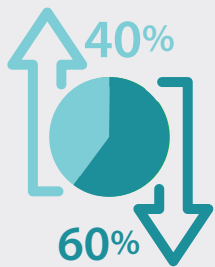
Weekly Benefit Amounts

If the employee's average weekly wage is equal to or less than **65%** of Oregon's average weekly wage*, the benefit amount will be **100%** of the employee's average weekly wage.

If the employee's average weekly wage is greater than **65%** of Oregon's average weekly wage, the benefit amount will be **65%** of Oregon's average weekly wage and **50%** of the employee's average weekly wage that is greater than **65%** of Oregon's average weekly wage.

Premium Payments

Employers are responsible for setting aside premium contributions on behalf of their employees. They can deduct from employees' wages to cover contributions. This amount cannot exceed the maximum portion of contributions for covered employees as described in the Oregon PFMLI statute and regulations.



- Contributions are **1%** of an employee's wages, up to a maximum of **\$132,900*** for 2023.
- Employers may pay their employees' premiums in full or pay **40%**. The remaining **60%** will be deducted from the employee payroll.

Your Responsibilities

Under this policy, you must provide American Fidelity with data to adjudicate claims. This includes:

- monthly current census file;
- monthly report of employee earnings; and
- return to work information.

Additional data requirements will be outlined by a Data Service Agreement.

Definitions

Benefit Year means 52 consecutive weeks beginning on a Sunday immediately preceding the day that Family, Medical or Safe Leave commences for the covered individual, except that the Benefit Year shall be 53 weeks if a 52-week Benefit Year would result in an overlap of any quarter of the base year of a previously filed valid claim. A covered individual may only have one valid benefit year at a time.

Family Leave means leave from work taken by a covered individual while coverage under this policy is active to care for and bond with a child during the first year after the child's birth or during the first year after the placement of the child through foster care or adoption; or to care for a Family Member with a Serious Health Condition.

Family Leave does not mean:

- leave to care for a child of the employee who is suffering from an illness, injury or condition that requires home care but is not considered a Serious Health Condition;
- leave to handle the death of a Family Member by:
 - attending the funeral or funeral alternative of the Family Member;
 - making arrangements necessitated by the death of the Family Member; or
 - grieving the death of the Family Member.
- leave related to military exigency during a period of military conflict, where an employee who is a spouse of a member of the Armed Forces of the United States, the National Guard, or the military reserve forces of the United States has been notified of an impending call or order to active duty or who has been deployed.

Medical Leave means leave from work taken by a covered individual while coverage under this policy is active and is necessary due to the covered individual's own Serious Health Condition.

Safe Leave means leave taken by a covered individual while coverage under this policy is active for any of the following purposes:

- to seek legal or law enforcement assistance or remedies to ensure the health and safety of the employee or the employee's minor child or dependent, including preparing for and participating in protective order proceedings or other civil or criminal legal proceedings related to domestic violence, harassment, sexual assault, or stalking;
- to seek medical treatment for or to recover from injuries caused by domestic violence, sexual assault, harassment, or stalking of the eligible employee or the employee's minor child or dependent;
- to obtain or to assist a minor child or dependent in obtaining, counseling from a licensed mental health professional related to domestic violence, harassment, sexual assault, or stalking;

* Determined annually by the Oregon Employment Department.

- to obtain services from a victim services provider for the eligible employee or the employee's minor child or dependent; or
- to relocate or secure an existing home to ensure the health and safety of the eligible employee or the employee's minor child or dependent.

Serious Health Condition means an illness, injury, impairment, or physical or mental condition of a covered individual or their Family Member that:

- requires inpatient care in a medical care facility such as, but not limited to, a hospital, hospice, or a residential facility such as, but not limited to, a nursing home or inpatient substance abuse treatment center;
- in the medical judgment of the treating health care provider, poses an imminent danger of death or that is terminal in prognosis with a reasonable possibility of death in the future;
- requires constant or continuing care, including home care administered by a health care professional;
- involves a period of incapacity;
- results in a period of incapacity or treatment for a chronic Serious Health Condition that requires periodic visits for treatment by a health care provider, continues over an extended period of time, and may cause episodic rather than a continuing period of incapacity, such as but not limited to, asthma, diabetes, or epilepsy;
- involves permanent or long-term incapacity due to a condition for which treatment may not be effective, such as, but not limited to, Alzheimer's Disease, a severe stroke, or terminal stages of a disease. The employee or Family Member must be under the continuing care of a health care provider but need not be receiving active treatment;
- involves multiple treatments for restorative surgery or a condition such as, but not limited to, chemotherapy for cancer, physical therapy for arthritis, or dialysis for kidney disease that, if not treated, would likely result in incapacity of more than three calendar days;
- involves any period of disability due to pregnancy, childbirth, miscarriage, or stillbirth, or a period of absence for prenatal care; or

- involves any absence from work to donate a body part, organ, or tissue, including preoperative or diagnostic services, surgery, post-operative treatment, and recovery.

Family Member means:

- the spouse of a covered individual;
- a child of the covered individual, spouse or domestic partner;
- a parent of the covered individual, spouse or domestic partner;
- a sibling or stepsibling of the covered individual spouse or domestic partner;
- a grandparent of the covered individual, spouse or domestic partner;
- a grandchild of the covered individual, spouse or domestic partner;
- the domestic partner of the covered individual; or
- any individual related by blood or affinity whose close association with the covered individual is equivalent to a family relationship.

Termination of Benefits

Payment of benefits will end when:

- the covered individual is no longer eligible for Family, Medical or Safe Leave;
- the covered individual no longer has a Serious Health Condition;
- the covered individual no longer has a family member with a Serious Health Condition;
- verification for leave has expired;
- the covered individual has completed the maximum payment benefit period under the policy; or
- the date the covered individual passes away.

Limitations

Benefits shall not exceed 100% of an eligible employee's average weekly wage.

Benefits made available to a covered individual who is simultaneously covered under more than one qualified employer-offered plan or who has additional coverage under the Oregon state PFMLI program shall be prorated under each respective plan.

Leave taken under this policy shall run concurrently with other leave taken under Oregon state statute or federal regulations.

The sum of the benefits made available under this policy, and payments the eligible employee receives from a qualified employer-offered equivalent private plan or additional PFMLI coverage, may not exceed 100% of an eligible employee's average weekly wage. Benefits may be claimed for leave that a covered individual takes in increments equivalent to one workday or one workweek as defined by the Oregon Employment Department.

Exclusions

No benefits shall be payable under this policy for:

- a covered individual's period of leave occurring before insurance takes effect on the covered individual or commencing after insurance ends on the covered individual; or
- any Family, Medical, or Safe Leave commencing before the employee becomes eligible for PFMLI benefits under the terms of this policy.

Employees are disqualified from receiving benefits during any period when employees are eligible to receive Workers' Compensation or unemployment benefits under Oregon law.



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Confidently Manage Leave

AFleave, American Fidelity's leave management service, provides a full-service approach to managing specified federal and state leave while giving you the control you want. Pairing our equivalent plan with AFleave gives you and your employees one place to submit leave requests, track time and run reports.

Ask your account manager about AFleave today and explore more at americanfidelity.com/AFleave

This brochure highlights important features of the policy. Please refer to the policy for complete details.



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