



Oregon Paid Family and Medical Leave Insurance

Benefits That Matter

Paid Family and Medical Leave Insurance (PFML) ensures you have the time needed to care for yourself and your loved ones. Your employer has partnered with American Fidelity to provide you with these benefits.

What's covered?

You may take up to 12 weeks per benefit year for any combination of approved leave.



Medical Leave
Caring for your own serious health condition



Family Leave
Bonding with a new child during the first 12 months or caring for a family member with a serious health condition



Safe Leave
Seeking help related to domestic violence, harassment, sexual assault or stalking

An additional two weeks of paid leave may be available for complications related to pregnancy, childbirth or a related medical condition.

Who's covered?

To be eligible, you must have:

- been continuously employed for 30 calendar days; or
- been eligible for benefits under your previous Oregon employer's equivalent plan; and
- earned at least \$1,000 in four out of five quarters before requesting paid leave.

How much do I have to pay?

Contributions are 1% of your eligible wages¹. Your employer may pay all or part of your monthly premium, but must pay at least 40%. The remaining percentage would be taken from your paycheck.

How much will I receive while on leave?

Benefits will depend on your earnings compared to Oregon's Average Weekly Wage.² Here is an example based on annual earnings.

Annual Earnings	\$26,000.00	\$52,000.00	\$125,000.00
Weekly Earnings	\$500.00	\$1,000.00	\$2,403.85
Weekly Benefits	\$500.00	\$898.07	\$1,469.78

¹Eligible wages include gross wages up to a cap. Oregon Employment Department determines the maximum premium contribution and benefit amount.

²2022-2023 Oregon's Average Weekly Wage is \$1,224.82. These figures are subject to change.



When do benefits start?

September 3, 2023

How do I request leave?

Beginning September 3, you'll be able to request leave through an online account at americanfidelity.com/login or AFmobile®.

When should I tell my employer about my leave request?

If you know you'll need to use paid leave, you must give your employer up to 30 days' notice.

In emergency situations, you must notify your employer within 24 hours. An additional written notice is required within three days of starting leave.

Is intermittent or reduced schedule leave available?

Yes. You'll work with your employer to determine what type of leave is best for your situation.

Will taking leave impact my retirement?

It's possible. Every leave request is unique. We recommend speaking with your account manager to discuss how paid leave may affect your retirement goals.

Now that I have paid leave, do I need disability insurance?

PFMLI will only pay up to 12 weeks each plan year. **Disability Income Insurance** gives you protection beyond 12 weeks. It's important to talk to your account manager to learn how PFMLI and disability work together.



Check out this article about the importance of disability insurance.

americanfidelity.com/blog/supplemental/paid-leave-and-disability



We're here to help.

Our dedicated account managers are here to help you understand PFMLI and other benefits.

Schedule an appointment today!



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