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Oregon Paid Family and Medical Leave (OR PFML) Benefit Provisions – Effective 9/3/2023

Contributions to state administered program to begin effective January 1, 2023

An employee who works for a covered employer becomes eligible for OR PFML benefits after **Employee Eligibility for** they have earned at least \$1,000 in wages, subject to premium contribution, during base year **Benefits** prior to claiming benefits. Covered All employers with one or more employee working anywhere within the state of Oregon. **Employers** Covered employers include: - Political subdivisions of the state or any county, city, district, authority, or public corporation. Any type of organization, corporation, partnership, and limited liability company. Federal government, tribal government, and self-employed business owners are excluded from coverage requirements. However, tribal government and self-employed employers may opt into program. Reasons for Family Leave: Medical Leave: Leave Bonding after birth, adoption, or foster placement Employee's own serious of a new child within the first year health condition Care of a family member with a serious health condition Safe leave for victims of domestic violence, sexual assault, harassment, or stalking Covered Covered family member includes spouse, domestic partner, child, parent, grandparent, Relationships grandchild, sibling, or any individual related by blood or affinity whose close association with the covered individual is the equivalent of a family relationship. **Funding** May be shared between the employee and the employer, but an employee cannot be expected to pay more than the state allowable maximum contribution rates. 60% employee-paid / 40% employer-paid State Plans: Employers with less than 25 employees (based on entire employee population) do not need to pay the employer share of OR PFML contributions. Private Plans: Employers may choose to pay more or all of the employee's share. However, any remaining difference in premium due becomes the obligation of the employer.

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Maximum Employee Contribution

Based on the current state rate of 1.0% of employee's wages, the maximum employee contribution for 2023 is:

• 0.60% of employee's wages up to the taxable wage cap of \$132,900, for an annual maximum employee contribution of \$797.40.

Taxable Wage Cap for Contributions

\$132,900, subject to change annually

Job Protection

Included for employees who have worked for an employer for at least 90 days.

Benefit Amount

Will vary based on based on an employee's average weekly wages (AWW).

- Employees who earn less than or equal to 65% of the state average weekly wage (SAWW):
 - 100% of employee's AWW
- Employees who earn greater than 65% of the SAWW:
 - 65% of the SAWW, plus 50% employee's AWW that is greater than 65% of the SAWW, up to the maximum weekly benefit.

Maximum weekly benefit will be 120% of the SAWW. Current estimate is \$1,496.78, based on current SAWW of \$1,224.82, which is subject change annually.

Maximum Leave Per Benefit Year

Family Leave:

- Bonding after birth, adoption, or foster placement of a child up to 12 weeks
- Care of a family member with a serious health condition – up to 12 weeks
- Safe leave for victims of domestic violence, sexual assault, harassment, or stalking – up to 12 weeks

Medical Leave:

Total combined Oregon PFML - 14 weeks within a benefit year (when the additional two weeks for limitations related pregnancy or childbirth are applicable)

Waiting Period

None

Interacting with Other Laws

Oregon PFML must be taken concurrently with any other leaves for which the employee may also be eligible such as leave through the Oregon Family Leave Act (OFLA) and the Family and Medical Leave Act (FMLA), when the qualifying leave reason is the same. Employees cannot receive Oregon PFML benefits if they are receiving workers' compensation or Unemployment Insurance benefits.

The Guardian Life Insurance Company of America New York, NY The information presented is intended as a general overview of the Oregon Paid Family and Medical Leave Insurance (PFMLI) program and is not intended as legal advice. Please consult with appropriate professionals for legal and compliance advice.

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