

Arch Insurance Company, a market leader in the statutory disability and paid family leave markets, is an approved carrier providing an insured product to meet the specifications of the Paid Leave Oregon law. The product is built specifically for Oregon employers who wish to file for a Oregon Equivalent Plan Exemption.

OREGON

Paid Leave Oregon establishes a system for paid family and medical leave. The benefits will be available to employees beginning on September 3, 2023.

All Oregon employers are automatically enrolled into the state plan for Paid Leave Oregon. Employers began submitting quarterly contributions to the state effective January 1, 2023 (employers with less than 25 employees are not required to make employer contributions).

- Beginning on January 1, 2023, contributions will be 1% of an employee's wages up to the social security maximum. Contributions can be split between the employer (40%) and the employee (60%).
- Employers who file for an exemption that is approved by the state must show proof of a Equivalent Plan that, at a minimum, begins paying equal or greater benefits starting on September 3, 2023.

ARCH PFML PRODUCT POINTS

- Compliant with Paid Leave OR laws.
- The Arch OR PFML Product will be sold as a stand alone product; no other Arch products are required to purchase this plan.
- Companies who opt out of the state plan and place coverage with Arch **will not** be required to make quarterly contributions to the state fund.
- Each policy is underwritten using company-specific demographic and employee census data.

OREGON PAID FAMILY AND MEDICAL LEAVE (OR PFML) PLAN COVERAGE*

EFFECTIVE	Benefits are set to begin September 3, 2023.
EMPLOYEE BENEFIT ELIGIBILITY	Nearly every Oregon employee who earned \$1,000 or more in OR in the year prior to claiming benefits will be eligible to take paid family and medical leave. Independent contractors, employees of tribal governments, and federal government employees are not automatically covered by the state plan.
LEAVE BENEFITS	<ul style="list-style-type: none"> ■ Family Leave: to bond with a child during the first year after birth, adoption, or foster care placement, or to care for a family member with a serious medical condition. ■ Medical Leave: to address your own serious health condition. ■ Safe Leave: to respond to issues related to domestic violence, harassment, stalking, sexual assault or bias crimes.

COVERED RELATIONSHIPS

A “family member” is any of the following:

Your spouse or domestic partner. Your child or the child’s spouse or domestic partner. Your parent or your parent’s spouse or domestic partner. Your sibling or step-sibling or their spouse or domestic partner. Your grandparent or your grandparent’s spouse or domestic partner. Your grandchild or your grandchild’s spouse or domestic partner. Anyone you are related to by blood or anyone who lives with or is connected to you like a family member.

BENEFIT AND DURATION

An eligible Employee may take up to 12 weeks in a benefit year to care for themselves or a family member, and up to two additional weeks for pregnancy, childbirth, or related circumstances.

Eligible employees will receive a weekly benefit payment. The amount of the benefit payment will depend on the employee’s average weekly wage, and can be up to 100 percent of their wages.

WEEKLY BENEFIT AMOUNT

Employees can receive 100% of their wages up to 65% of the state's average weekly wage (SAWW), and is recalculated annually.

EMPLOYEE EARNINGS

Less than or equal to 65% of SAWW
Greater than 65% of SAWW

BENEFIT

100% of covered individual's average weekly wage
65% of SAWW and 50% of the individuals average weekly wage over 65% of SAWW

MAXIMUM WEEKLY BENEFIT:

Minimum Benefit: 5% of the SAWW

Maximum Benefit: 120% of the SAWW

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* This information has been compiled from paidleave.oregon.gov as of January 2023. Please refer to paidleave.oregon.gov for more detailed information.

The Arch private plan specifics are subject to change to comply with any new refinements and/or definitions of the Paid Leave Oregon law.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions. Please refer to your policy for detailed terms and conditions.

