

Arch Insurance Group, a market leader in statutory disability and paid family leave markets, has a state-approved insurance product that meets the specifications of the Paid Leave Oregon law. The product is designed specifically for Oregon employers who wish to enroll in a private plan.

Oregon Law

Paid Leave Oregon establishes a Paid Family and Medical Leave Insurance program as described under ORS chapter 657B.

Employers who file for a private plan exemption and receive approval from the state will be exempt from state contributions beginning no earlier than 60 days after the private plan application was submitted. Employers will remain exempt from state contributions for any future quarters in which they retain an approved private plan for their employees. Employers who file for an exemption that is approved by the state must show proof of a private plan.

Arch Private Plan Features

- Compliant with Paid Leave Oregon laws.
- The Arch OR PFML Product will be sold as a standalone 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.
- Rates guaranteed for one year.

The Arch Advantage

- Excellent claim service; most claims are processed in five days or less.
- Arch has a history of success working with state mandated STD and PFL products.
- Access to Arch's online claims reports, and the online claim submission and management portal.

How it Works

- 1** Arch will work with you to develop a plan for your employees and issue policy documents.
- 2** Submit an application for exemption and include the initial \$250 application fee (\$150 for reapplication). See below for details.
- 3** Once approved, your plan will go into effect the 1st day of the next quarter.
- 4** In order to keep your exemption, you will need to refile annually for the first three years.

Oregon Paid Family Medical Leave (PFML) Plan Coverage

Earnings Requirement

Covered individuals must meet an earnings requirement to be eligible for benefits. Before applying for benefits, employees must have earned at least \$1,000 during the prior base year.

Required Employers

All Oregon employers are automatically enrolled into the state plan for Paid Leave Oregon. Employers with less than 25 employees are not required to make employer contributions.

Leave Benefits

Family Leave

- Bonding (birth, adoption, foster placement).
- Family member's serious health condition.
- Safe Leave: to respond to issues related to sexual assault domestic violence, harassment, stalking or bias crimes.

Medical Leave

- Employee's own serious health condition.

Paying Premiums

Employers may choose to pay for all the premiums for their employees or collect employee contributions via payroll deduction.

Presumptions

The private plan must state that all presumptions shall be made in favor of the availability of leave and the payment of leave benefits.

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 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.

Job Protection

An employee's job is protected by law when on a qualified paid leave if they have worked at least 90 consecutive days for their employer.

Intermittent Leave

Leave may be taken a week or a single day off at a time based on your serious health condition needs. Leave may not be taken on a reduced schedule basis. However, leave may be taken all at once (consecutive) or in separate blocks of time (non-consecutive), such as one day every week for 6 weeks of chemotherapy.

Employer FAQs

Why Choose a Private Plan?

The Paid Leave Oregon plan that is run by the state assesses taxable wages up to the Social Security annual wage cap. Arch's rates may be less than the state plan and offer excellent customer service.

Can I change to an Arch private plan if I've already started to take payroll deductions for the state plan?

Because private plan state-approved exemptions go into effect the first day of the new quarter, contributions collected in the current quarter will be due to the state. Arch premiums will begin upon the effective date of your policy.

When will a private plan become effective after you are approved for an exemption?

If approved, the private plan will become effective on the first day of the following quarter in which your plan was approved.

How does an employer file for a private plan?

Employers can access applications online through their Frances Online account. They can also download and print an application (to submit by mail) on the Paid Leave website, or request by phone at 833-854-0166.

What is the process for filing for an exemption?

On the state's website, there is an online questionnaire that is needed to prove that the private plan you are offering is equal to or more favorable than the state program. You will also need to upload a copy of your private plan Policy to show that it meets the legal requirements for a compliant plan and pay an application fee.

Once approved, employers will need to refile annually for the first three years as proof of coverage.

When will I be billed?

Arch billing will occur at the end of each quarter.

Can an employer submit different plans for different classes of workers (e.g. full time employees, part time workers, seasonal workers)?

No. A private plan must apply to all covered individuals within the businesses.

What are the employer responsibilities for complying with the new law?

In order to comply with Paid Leave Oregon law, employers have the following responsibilities:

- Display the Paid Leave Oregon poster in a conspicuous place on your premises.
- Provide written notice to your workforce of Paid Leave Oregon law, benefits, contribution rates, and other provisions. The notice may be electronic or printed and must include the opportunity for an employee to acknowledge receipt of the information and must identify your chosen method of coverage (the state plan or a private plan).
- Prepare for Paid Leave Oregon Statutory Reports for wages paid, payment for contract services rendered, and other information about their workforce.
- Determine contribution amounts for your workforce and for any contribution due as the employer.
- Set up payroll deductions or other methods of collection to ensure covered individual contributions, if applicable.

What is the maximum benefit payable under Paid Leave Oregon?

The maximum weekly benefit amount for any individual will be 120% of the state average weekly wage. The Oregon Employment Department updates the average weekly wage each July.

How is the Paid Leave Oregon benefit calculated?

Benefit payments depend on the employee's weekly wages compared to the statewide average weekly wage. Many will receive 100% wage replacement.

How does the state determine plan size?

The state looks at last year's average size based on employees in all states and will determine if employers will be responsible for paying an employer's share of the contributions. Small employers (less than 25 workers) are not responsible for paying the employer share of contributions in the state-run program. Arch's private plan may require the employer to contribute if premiums are more than the state cap for employee contributions.

For the state run program, how much are the premium contributions?

The state contribution rate is set annually and will not exceed 1% of gross wages up to the Social Security wage cap. Employees pay 60% of the Paid Leave contribution rate (1% of wages), and employers pay 40%.

Who is eligible for Paid Leave Oregon benefits?

Individuals are eligible for benefits if they meet earning requirements and are:

- Employees working for an Oregon employer with 1 or more employees are automatically eligible for benefits.
- Self-employed individuals, independent contractors, and Tribal council employers may opt into the state program.
- Employees of Tribal councils may opt into the state plan if their Tribal council elects to not opt into the plan.

For state contribution rates, maximum benefits, average weekly wages, and benefit calculators, [visit here](#).

Contact Us:

dbl@archinsurance.com | (888) 439-0377 | www.archinsurance.com/disability

* This information has been compiled as of January 2025. Please refer to <https://paidleave.oregon.gov/> for more detailed information.

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.