

Employees in Oregon may be eligible for Paid Leave Oregon, which provides income during qualifying life events that require you to miss work. Employers in Oregon are required by law to provide this benefit to you, and your employer has chosen to provide these benefits through Arch Insurance Company.

## Employee FAQs

### What is Paid Leave Oregon?

Paid Leave coverage ensures that qualified employees have up to 12 weeks paid leave for medical or family reasons (up to an additional 2 weeks for pregnancy related medical leave). The most common reasons are for the birth of a child or to care for a sick family member. For a full list of reasons, please refer to the section below.

### Who is eligible for Paid Leave Oregon benefits?

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

- Employees working for an Oregon employer are automatically covered.
- Self-employed individuals, independent contractors, or Tribal government employers may opt in to the state plan.

Tribal employees may opt in to the state plan individually if their Tribal council elects not to opt into the plan.

Before applying for benefits, workers must have earned at least \$1,000 during the prior year, and they must have a qualifying event.

### When are Qualifying Events?

Paid Leave Oregon can be used to:

- Care for a family member with a serious health condition
- Bond with a child after birth, adoption or foster care placement
- Care for your own serious health condition
- Safe Leave

Paid Family Leave is used to take paid time away from work when you need to care for a family member. Paid Medical Leave may be taken to manage a personal serious health condition.

### What are my benefits under Paid Leave?

Unless otherwise noted, benefits will be available upon the effective date of the policy:

#### 12-week benefits

- Care for one's own serious health condition
- Care for a family member due to a serious health condition
- Bond with a child (newborn, adoption or foster)
- Safe Leave

#### 14-week benefits

- Benefits may be extended an additional 2 weeks to care for one's own pregnancy related medical leave.

#### Job Protection

- Your job is protected by law when you're on a qualified paid leave if you have worked at least 90 consecutive days for your employer.

### Is there a waiting period?

There is no waiting period required prior to receiving benefits. Employers cannot require employees to take sick leave, vacation leave, or other accrued leave prior to accessing Paid Leave benefits.

### Maximum Benefits

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.

## Employee FAQs

### Benefit Calculations

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

### How do I request benefits under Paid Leave Oregon?

If your leave is foreseeable, you are required to give notice to your employer at least 30 days prior to starting Paid Leave.

If your leave is unforeseeable, you or your representative should give notice within 24 hours, followed by a written notice within 3 days.

To apply, complete the approved claims forms and submit for processing. Your employer will need to complete their portion of the claim forms, and if applicable, so will your physician.

Claims can be reported online, by email or by paper form. Visit the Disability Claims section on [www.archinsurance.com/disability](http://www.archinsurance.com/disability) to learn more.

## Types of Benefits and Protections

### Paid Family Leave

#### Eligibility

All employees (full-time, part-time, or seasonal) are eligible for Paid Leave benefits.

Self-employed individuals, independent contractors, and Tribal council employers may opt in to the state program.

Employees of Tribal councils may opt in to the state plan if their Tribal council elects to not opt in to the plan.

#### Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount by the Paid Leave Oregon program administered by the state.

#### Family Bonding

Up to 12 weeks of paid leave to bond with a child during the first 12 months after a child's birth, adoption or foster placement.

#### Family Care

Up to 12 weeks of paid leave to provide care to a family member with a serious health condition.

#### Safe Leave

Up to 12 weeks of paid leave for employees to care for themselves or their children who are survivors of sexual assault, domestic violence, harassment or stalking.

#### 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.

#### Presumptions

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

## Paid Medical Leave

### Eligibility

All employees (full-time, part-time, or seasonal) are eligible for Paid Leave benefits.

Self-employed individuals, independent contractors, or Tribal councils may opt into the state plan.

Employees of Tribal councils may opt in to the state plan if their Tribal council elects not to opt into the plan.

### Weekly Benefit

The weekly paid benefit amount from Arch Insurance is equal to the amount by the Paid Leave Oregon program administered by the Oregon Employment Department.

### Own Serious Health Condition

The Arch Insurance private plan offers a maximum of 12 weeks of paid medical leave within a 12-month period if a covered individual is unable to work due to a serious health condition. An additional 2 weeks may be taken for maternity related complications.

### 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.

### Presumptions

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

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

## Contact Us:

[archdbl@acitpa.com](mailto:archdbl@acitpa.com) | (877) 369-0979 | [www.archinsurance.com/disability](http://www.archinsurance.com/disability)

This information has been compiled from [paidleave.oregon.gov](http://paidleave.oregon.gov) as of January 2025. Please refer to [paidleave.oregon.gov](http://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.