PFML Insurance Checklist

AMERICAN FIDELITY
a different opinion

Guidelines for Requesting and Taking Paid Family and Medical Leave Insurance

Before Going on Leave

☐ **Notify:** Every time you go on leave, you need to notify your employer. For planned leaves of absence, you need to provide notice at least 30 days before starting leave. Confirm with your supervisor or HR contact whether your notice needs to be provided in writing.

If your leave request is unplanned, at least 24 hours' advance verbal notice is required, except when not possible or feasible. If only verbal notice is given, you must provide written notice within three days after starting the unplanned leave.

☐ **Certify:** You'll need to provide specific documentation by the applicable deadline based on your reason for leave. Find out what information is required at americanfidelity.com/or-docs.

☐ **Apply:** File a fully documented leave request as soon as possible but no later than 30 days after your leave begins through your online account at americanfidelity.com/login or the AFmobile® app.

Note: Provide all documentation when you apply, including the completed Health Care Provider Certification and any other documentation your claim type or employer requires.

☐ **Think you'll need more time?** Ask your employer for more information about using your accrued paid time off (or another type of unpaid leave, if available) to supplement your PFML Insurance benefits.

During Leave

☐ If you are on leave due to birth or adoption, **contact your employer** to add new dependent(s) to your insurance coverage within 30 days of the birth or adoption date. Otherwise, you may not be able to add your new dependent(s) to your coverage until the next open enrollment period.

☐ When on an intermittent leave, **notify American Fidelity** within 24 hours (either before or after) of each absence.

Remember:

- On days you take paid leave, you cannot work or perform any of your job duties, including extra-duty activities, for any employer or through self-employment.
- Intermittent leave must be taken in full workday increments. Partial-day absences are not eligible for PFML Insurance benefits.

☐ **Notify your employer and American Fidelity** if you need to update your leave details or your return-to-work date.

Returning to Work

☐ **Contact your employer** to coordinate your return to work at least one week before your return date.

☐ **Confirm with American Fidelity that you've returned to work** through your online account at americanfidelity.com/login or the AFmobile app.

Frequently Asked Questions

Is PFML Insurance the same as Paid Leave Oregon?
American Fidelity's PFML Insurance is a state-approved equivalent private plan to Paid Leave Oregon. Your employer selected this plan, which must provide benefits that are equal to or greater than those available under Paid Leave Oregon and comply with all state requirements.

Employee contributions under this plan will not exceed what employees would pay under the state program. Because paid family and medical leave is a state-mandated program, employees generally cannot opt out of coverage or payroll contributions, although they are not required to use the benefit.

American Fidelity administers the plan and makes eligibility determinations pursuant to the terms of the approved policy and applicable Oregon law and administrative rules.

Will my payroll deductions be refunded if I don't use PFML Insurance benefits?
As with other insurance benefits, individuals do not receive contribution refunds for unused benefits.

Do I have to give notice about my upcoming leave?
Yes, you must notify your employer when you need to take leave. Strict timelines and documentation requirements apply to all paid leave benefit claims. Please refer to the Before Going on Leave section on the previous page for details. Contact your employer for more information about notice requirements for other types of leave, such as the Oregon Family Leave Act (OFLA) and the federal Family and Medical Leave Act (FMLA).

Will I have to use all my paid sick and vacation time before using PFML Insurance?
You don't have to exhaust your sick leave and vacation banks before using this benefit. You can use your sick, vacation, or other accrued paid leave to supplement your PFML Insurance benefits to receive at least 100% of your normal wages, or more if allowed by your employer. Contact your employer for more details on how your accrued paid leave works with PFML Insurance benefits.

What if I don't want to use my paid sick and vacation time during PFML Insurance-approved leave?
Employees are not required to use their sick and vacation accruals during PFML Insurance-approved leave. Talk with your employer about your options for sick leave, holiday, or other leave benefits that may be available to you.

How often will I receive the benefit after my paid leave request is approved?
PFML Insurance benefits are paid weekly by American Fidelity during approved leave. You can expect to receive your first weekly benefit amount within two weeks after your request is approved. Providing timely information and documentation to American Fidelity will help process your request faster.

Is intermittent leave available?
Yes, PFML Insurance leave may be taken in increments equivalent to one workday or one workweek. A typical workday or workweek may vary by employee and depends on your specific work schedule. Notify American Fidelity within 24 hours of each missed workday.

What about workers' compensation and unemployment benefits?
If you are eligible for workers' compensation or unemployment benefits, you do not qualify for PFML Insurance benefits during that period.

How do I request PFML Insurance benefits?
You can request leave through your online account at americanfidelity.com/login or our mobile app, AFmobile. Log in, click Request Leave, then follow the on-screen prompts. If you don't have an online account, you can create one at americanfidelity.com/register.

Visit this link for FAQs and how-to videos, including requesting leave.

americanfidelity.com/or-leave-support

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