

Your Employer's Paid Leave Equivalent Plan

What you need to know

Arch Insurance Company
PO Box 26316
Collegeville, PA 19426

Starting in September 2023, Paid Leave Oregon will serve most employees in Oregon by providing paid leave for the birth or adoption of a child, your or a loved one's serious illness or if you experience sexual assault, domestic violence, harassment, or stalking. Your employer has been approved to offer paid leave benefits through an equivalent plan. This means that your paid leave benefits will come from your employer or plan administrator.

What benefits are provided through my employer's Equivalent Plan and who is eligible?

Employees in Oregon that have earned at least \$1,000 in the prior year may qualify for up to 12 weeks of paid family, medical or safe leave in a benefit year. While on leave, the equivalent plan employer pays employees a percentage of their wages. Benefit amounts depend on what an employee earned in the prior year.

Who pays for Equivalent Plans?

Starting on January 1, 2023, employees contribute to their employer's Equivalent Plan through payroll taxes. Contributions are calculated as a percentage of wages and your employer will deduct your contribution from your paycheck.

When do I need to tell my employer about taking leave?

If your leave is foreseeable, you are required to give notice to your employer at least 30 days before starting paid family, medical or safe leave. If you do not give the required notice, your first weekly benefit may be reduced by 25%.

How do I apply for paid leave under the Equivalent Plan?

You can apply for paid leave benefits under your equivalent plan by visiting: www.archinsurance.com/disability and selecting **Disability Claims** to apply online or access paper claim forms.

How can I appeal my employer's decision?

If your application is denied, you can appeal the decision with your employer or plan administrator by: Contacting Arch Insurance Company at PO Box 26316, Collegeville, PA 19426, by phone at 877-369-0979, by fax at 610-977-3216 or by email at archdisability@acitpa.com

How do I dispute my employer's decision?

If the appeal does not resolve your disagreement with your employer, you can request support from Paid Leave Oregon for dispute resolution. Visit paidleave.org or call 888-854-0166 for more information.

What are my rights?

If you are eligible for paid leave, your employer cannot prevent you from taking it. Your job is protected while you take paid leave if you have worked for your employer for at least 90 consecutive calendar days. You will not lose your pension rights while on leave and your employer must give you the same health benefits as when you are working.

How is my information protected?

Health information related to family, medical or safe leave that you choose to share with your employer is confidential and can only be released with your permission, unless the release is required by law.

What if I have questions about my rights?

It is unlawful for your employer to discriminate or retaliate against you because you asked about or claimed paid leave benefits. If your employer is not following the law, you have the right to bring a civil suit in court or to file a complaint with the Oregon Bureau of Labor & Industries (BOLI). You can file a complaint with BOLI online, via phone or email:

Web: www.oregon.gov/boli
Call: 971-245-3844
Email: help@boli.oregon.gov

Learn more about our Equivalent Plan:

At <https://insurance.archgroup.com/north-america/united-states/offering/disability-insurance/oregon/>
