



Oregon Paid Family and Medical Leave (OR PFML)

An employee guide



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Paid family and medical leave is a mandatory program in Oregon

This guide includes helpful information about what paid family and medical leave is, who's eligible, and how it coordinates with other leave plans.



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What is OR PFML?

Oregon Family and Medical Leave Insurance (OR FMLI), also known as Oregon Paid Family and Medical Leave (OR PFML), is a statewide program that allows eligible employees to take paid time off for medical, family, or safe leave.



Medical leave



Recover from a serious health condition or injury

What's a qualifying event?	Your own serious health condition, illness, or injury that prevents you from working
What counts as a serious health condition?	A serious health condition means an illness, injury, impairment, or physical or mental condition that includes but isn't limited to: <ul style="list-style-type: none">• Requiring inpatient care or continuing care• Posing an imminent danger of death• Involving a period of incapacity, multiple treatments, or disability due to pregnancy

Family leave



Bond with a child following a birth, adoption, or foster care placement

What's a qualifying event?	Bonding with your new child after a birth, adoption, or foster care placement, beginning on the date of placement
When does leave have to be taken?	Must be completed within 12 months of birth or placement via adoption or foster care



Effectuate the legal process of an adoption or foster care placement

What's preplacement leave?	Leave taken to address matters related to counseling sessions, court appearances, legal consultations, physical examinations, home studies, related travel to another state or country, or other tasks essential to completing the legal process of an adoption or foster care placement
What's a qualifying event?	Leave needed when you must do any of the following leading up to foster care or adoption placement: <ul style="list-style-type: none">• Attend required counseling sessions related to the placement or adoption• Appear in court for proceedings related to the placement or adoption• Consult with an attorney regarding the placement or adoption• Complete a physical examination or home study• Travel to another state or country to complete the adoption• Perform any other tasks essential to completing the legal process of an adoption or foster placement
Who can take preplacement leave?	Prospective foster care or adoptive parents



Care for a family member with a serious health condition

What's a qualifying event?	Caring for a family member with a serious health condition
Who counts as a family member?	Covered family members are defined on Page 5.
What counts as a serious health condition?	An illness, injury, impairment, or physical or mental condition that includes but isn't limited to: <ul style="list-style-type: none">• Requiring inpatient care or continuing care• Posing an imminent danger of death• Involving a period of incapacity, multiple treatments, or disability due to pregnancy

Safe leave



For reasons covered under Oregon's domestic violence leave law

What's a qualifying event?	You or your minor child is the victim of domestic violence. An adult child may still qualify if they're a dependent adult with a physical or mental disability that limits their ability to live independently.
Why may leave be taken?	When you or your child dependent need to seek the following services related to domestic violence, sexual assault, harassment, bias crime, or stalking: <ul style="list-style-type: none">• Legal or law enforcement assistance, such as a protective order or other civil or criminal legal proceedings• Medical treatment or recovery from injuries• Counseling from a licensed mental health professional• Services from a victim services provider• Housing assistance to find a healthy and safe home

Definition of family member

- **Spouse or domestic partner**
- **Child**, including a biological, adoptive, foster, or stepchild; a spouse or domestic partner's child; legal guardian; and a person who stood in loco parentis
- **Child's spouse or domestic partner**
- **Parent**, including a biological, adoptive, step, or foster parent; a legal guardian; a person who stood in loco parentis; a parent-in-law; a parent's domestic partner; and a domestic partner's parent.
- **Sibling**, including a stepsibling or sibling's spouse or domestic partner
- **Grandparent**, including a grandparent's spouse or domestic partner
- **Grandchild**, including a grandchild's spouse or domestic partner
- An individual related by blood or affinity whose close association with the applicant is the equivalent of a family relationship



Am I eligible for OR PFML?

You're eligible if you've earned at least \$1,000 in wages as an Oregon employee during the base year or the alternate base year. A base year includes the first four of the last five completed calendar quarters preceding the benefit year; an alternate base year is the last four completed calendar quarters preceding the benefit year.

How do OR PFML benefits work?

What's the coverage amount?

You may take up to 12 weeks of family, medical, or safe leave over a 12-month period. If you have pregnancy or childbirth limitations, you may qualify for an additional two weeks of paid leave.

Is there a waiting period for benefits?

All leave reasons have a zero-day waiting period. You still need to satisfy all eligibility requirements before benefits begin.

How are weekly benefit amounts calculated?

The program has a two-tiered benefit calculation.

- If you earn less than or equal to 65% of the state average weekly wage (SAWW), you'll receive 100% of your average weekly wage (AWW). This amount can't be less than the minimum weekly benefit amount.
- If you earn more than 65% of the SAWW, you'll receive 65% of the SAWW, plus 50% of your wages that exceed 65% of the SAWW. This amount can't be more than the maximum weekly benefit.

What's the maximum benefit amount?

The maximum weekly benefit is capped at 120% of the SAWW, and the minimum weekly benefit is 5% of the SAWW.

The SAWW is \$1,363.80 through June 30, 2026, for a maximum weekly benefit of \$1,636.56 and a minimum weekly benefit of \$68.19.

Example benefit calculation

The employee in this example earns an AWW of \$1,000. Because the employee earns more than 65% of SAWW, here's how the benefit would be calculated:

1	65% of SAWW =	$\$886.47 =$	\$886.47
2	Employee's AWW minus Step 1 =	$\$1,000 - \$886.47 =$	\$113.53
3	50% of Step 2 =	$\$113.53 \times 0.50 =$	\$56.77
4	Step 1 plus Step 3 =	$\$886.47 + \$56.77 =$	\$943.24
Weekly benefit payment			\$943.24

Is intermittent leave an option?

Yes. You may take leave on an intermittent or reduced schedule basis. Intermittent leave must be taken in workday or workweek increments.

Does OR PFML offer job protection?

Yes. OR PFML is a job-protected program if you've worked for 90 consecutive days with your current employer.

Will my health insurance be continued?

Your employer must continue health coverage during a paid leave as long as you continue to make required healthcare premium contributions.

What if I have multiple jobs?

You may have simultaneous coverage when you have multiple employers and at least one of them offers OR PFML benefits through an equivalent plan. If and when you go out on leave, you must apply separately under each of your plans. Each plan will pay a prorated benefit amount based on the average number of workdays you work per week for that particular employer.

How does OR PFML coordinate with other programs?

How does OR PFML work with STD benefits?

OR PFML and short-term disability (STD) both provide paid leave benefits for eligible employees but differ in a few key ways:

OR PFML	STD
Is a mandatory benefit for most Oregon employees	Is an employer-sponsored benefit that your employer may choose to provide
Can be taken on either a continuous or intermittent basis Preplacement leave can only be taken on an intermittent basis.	Typically requires a continuous period of disability
Zero-day waiting period for benefits	Waiting periods differ depending on your employer's plan.
Provides benefits to care for a personal injury or illness, care for a seriously ill family member, bond with a newborn, adopted, or foster child, for adoption and foster preplacement activities, and for reasons covered under Oregon's domestic violence law	Provides benefits for your own disability

Both programs provide benefits for leave reasons such as an employee's injury, illness, or pregnancy. However, they have different criteria to qualify for these benefits, and your health event may qualify for benefits under one program but not the other.



An offset, or reduction, will be applied to your STD claim when you qualify for both STD and OR PFML.

Does OR PFML coordinate with company-paid leave?

If your employer offers a company-paid leave program that provides coverage for leave reasons similar to OR PFML, benefits under your employer's program and OR PFML will coordinate in accordance with your policy. You must meet eligibility requirements under each program independently, and, at times, you may be eligible for one program and not the other.

Do OR PFML and FMLA coordinate?

The federal Family and Medical Leave Act (FMLA) and OR PFML are distinct programs with differing eligibility requirements. Qualification for one program isn't contingent upon or tied to qualification for the other. However, because these programs are similar, your leave may qualify for both FMLA and OR PFML at the same time. When this happens, you'll use available FMLA and OR PFML concurrently for that period. The programs differ in the following ways:

OR PFML	FMLA
✓ Is a paid benefit	✗ Is not a paid benefit
✓ Provides job protection (if you've worked at least 90 days)	✓ Provides job protection
✓ Applies to most private employers with one or more employees in Oregon	✓ Applies to all public and private employers with 50 or more employees
✓ You're eligible for benefits if you've earned at least \$1,000 in wages during the base year or the alternate base year.	✓ You're eligible for benefits after 12 months of employment with your employer, provided: <ul style="list-style-type: none"> • You worked 1,250 or more hours in the 52-week period preceding your leave. • You work in a location with 50 or more employees within a 75-mile radius of your worksite at the time a leave is requested.
✓ You're entitled to up to 12 weeks of paid leave in a benefit year with an additional two weeks for pregnancy or limitations.	✓ You're entitled to 12 weeks of leave, excluding care of a covered service member, which is eligible for up to 26 weeks of leave.
✓ Leave may be taken on a continuous or intermittent basis; the minimum increment is one workday.	✓ Leave may be taken on a continuous or intermittent basis, and your employer determines the allowable minimum increment of time.



While it's likely that your leaves may qualify for both OR PFML and FMLA, eligibility under each program will be assessed independently.

Are OR PFML and OFLA part of the same program?

OR PFML and the Oregon Family Leave Act (OFLA) are independent programs with differing eligibility requirements.

You may be eligible for OR PFML if you've earned at least \$1,000 in wages during the base year or the alternate base year. For OFLA, you're eligible for other leave reasons when you've been on the job for 180 days and average 25 hours per week during that period.

See the differences between these programs:

OR PFML	OFLA
✓ Is a paid benefit	✗ Is not a paid benefit
✓ Provides job protection (if you've worked at least 90 days)	✓ Provides job protection
✓ Applies to most private employers with one or more employees in Oregon	✓ Applies to most private employers with 25 or more employees in Oregon
✓ You're eligible for benefits if you've earned at least \$1,000 in wages during the base year or the alternate base year.	✓ You're eligible if you've been on the job for 180 days and average 25 hours a week during that period.
✓ You're entitled to 12 weeks of leave over a 12-month period, with two additional weeks for pregnancy or childbirth limitations.	<p>✓ You're entitled to up to 12 weeks over a 12-month period. Bereavement leave is only two weeks.</p> <p>You're entitled to an additional 12 weeks of pregnancy disability leave for a disability related to pregnancy or childbirth occurring before, during, or after the birth of the child or for prenatal care.</p>



OR PFML and OFLA cannot be taken concurrently. In situations where your leave could qualify under both OR PFML and OFLA (pregnancy disability leave and sick child leave), you must choose to take your leave under OR PFML or OFLA.

How do accrued paid time off (PTO) and vacation time work with OR PFML?

You may use accrued leave to supplement your OR PFML benefit. The use of accrued time is solely at your discretion. Additionally, your company cannot require you to exhaust accrued leave.

Side-by-side overview of leave plans

Plan	OR PFML	OFLA	FMLA	STD
Eligibility	Employees of Oregon private employers	Employees of Oregon private employers with 25 or more employees	Employees of private employers with 50 or more employees	U.S. employees of employers that offer the plan
Purpose	<ul style="list-style-type: none"> Your own serious health condition Bond with a newborn, adopted, or foster child Care for a family member with a serious health condition For adoption and foster preplacement activities For leave reasons covered under Oregon's domestic violence law 	<ul style="list-style-type: none"> Pregnancy disability or prenatal care Care for a sick child with or without a serious health condition who requires home care Attend to family matters following call to active duty Bereavement leave due to a death of a family member 	<ul style="list-style-type: none"> Care for a personal injury or illness Care for a seriously ill family member Bond with a newborn, adopted, or foster child Attend to family matters following call to active duty Care for a covered service member 	Your own disability
Benefits	Paid and job protection ¹	Unpaid job protection	Unpaid job protection	Paid
Duration	Up to 12 weeks, with an additional two weeks for pregnancy and childbirth limitations	Up to 12 weeks in a 12-month period. Bereavement leave is two weeks. Certain leaves may provide more than 12 weeks of leave.	12 or 26 weeks in a 12-month period	Typically, up to 13 or 26 weeks, depending on your employer's plan

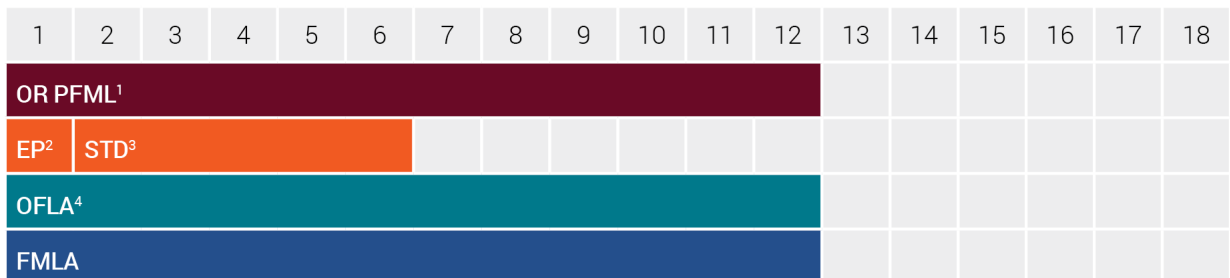
¹You must've worked 90 days for your current employer.



Putting it all together

This example shows how OR PFML could coordinate with other leave plans following the birth of a child:

Week



¹ Up to 14 weeks for pregnancy or childbirth limitations.

² EP = elimination period.

³ Up to eight weeks with a cesarean section.

⁴ The OFLA also allows employees to take up to 12 weeks for pregnancy disability leave. This leave cannot run concurrently with OR PFML, but employees can choose to take OFLA instead of OR PFML in this scenario.

How much does OR PFML cost?

You're typically required to contribute toward the cost of OR PFML. Your employer will notify you of your financial responsibility.



How do I submit a claim?

Providing notice to your employer

If you plan to take a qualified paid leave, you should notify your employer at least 30 days in advance for foreseeable events or as soon as possible for an unforeseen leave.

Reporting a claim to Lincoln

You can submit your OR PFML claim:

Online

1. Log in to **LincolnFinancial.com** or the **Lincoln Financial Mobile app**, available for download on the Apple and Google app stores.
2. Select **Register** under **New Users**.
3. On the create an account page, enter company code **LF1591IMA** and select **Validate**.
4. Enter your personal information in the corresponding fields.
5. Create a username and password by entering the required information, then select **Register**.
6. Review the web agreement and, if you agree, choose **Accept** to complete your registration. You must accept to register successfully.
7. From the home screen, select **Start a Claim or Leave** and follow the prompts to start your claim.
8. We'll assign a claims specialist within one business day of receipt to review the claim. You or your employer will be contacted to gather required certification or more information, if needed. The claims specialist will also assess concurrent STD claims, if applicable.

By phone

You can submit paid family and medical claims by calling Lincoln at **800-320-7585**.

You'll need to have the following information ready:

- Personal information: name, Social Security number, birthdate, address, and contact information
- Employer information: employer name
- Leave information: reason for leave and estimated dates of leave



Lincoln can provide flyers with detailed claim submission instructions. Contact us today!



What happens next

When we receive your claim, we'll assign a claims specialist who'll review it and contact you to gather more information and discuss required certification or documentation. Your claims specialist will also assess claims you may have submitted for STD. If you'd like to take family leave for bonding immediately after a medical leave for maternity ends, your claims specialist can gather necessary information by phone to initiate a bonding claim on your behalf.

If you're approved for an intermittent leave claim, you'll be responsible for reporting your time to Lincoln. If we administer your company's FMLA program, you should report intermittent time through your employer's standard process. If Lincoln doesn't administer your company's FMLA program, you should submit an intermittent time sheet or contact your claims specialist by phone. Intermittent time should be reported as it's taken.

Contact information

Claims submission	<p>OR PFML and STD claim forms, medical records, and documentation</p> <p>Phone: 800-320-7585</p> <p>Mail: The Lincoln National Life Insurance Company Disability and Life Claims P.O. Box 2578 Omaha, NE 68172-9688</p> <p>Web: LincolnFinancial.com</p>
Claims inquiries	<p>Your claim will be assigned to a claims specialist whom you can contact for more information.</p> <p>You may also log in to LincolnFinancial.com for claim information.</p>

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