



# 2025 Oregon PFML Benefits at a Glance

Standard Insurance Company's private plan for Oregon paid family and medical leave provides benefits that match or are more generous than the benefits provided by the state-administered plan. For more information about Oregon's state-administered plan, please visit the [Paid Leave Oregon website](#). If you are eligible to receive Short Term Disability benefits, your STD benefit may be reduced by the amount of your PFML benefit.

## The Standard's Paid Family and Medical Leave Plan

<b>Eligible Employees:</b>	You are a covered individual if you are an active full-time, part-time or seasonal employee of the employer and currently working.
<b>Reasons for Leave:</b>	Own non work-related serious health condition that prevents performance of essential job functions, caring for a family member with a serious health condition, bonding within the first 12 months after birth, adoption, or foster placement of a child, and safe leave for survivors of sexual assault, domestic violence, harassment, bias crimes, or stalking of employee or their minor child or dependent.
<b>State Average Weekly Wage, or SAWW:</b>	Effective July 1, 2024, through June 30, 2025, the SAWW for the purposes of PFML benefits will be \$1,307.17.
<b>Weekly Benefit Calculation:</b>	100% of wages that do not exceed 65% of the state's average weekly wage, plus 50% of wages that exceed 65% of the SAWW <ul style="list-style-type: none"><li>• Maximum weekly benefit = 120% of the SAWW</li><li>• Minimum weekly benefit = 5% of the SAWW</li></ul>
<b>Benefit Duration:</b>	12 weeks of paid leave per benefit year in any combination of family, medical and safe leave. An additional two weeks of paid leave available for limitations related to pregnancy, that occur within the benefit year. A benefit year starts on the Sunday before leave starts and lasts for 52 weeks.
<b>Benefit Waiting Period:</b>	None
<b>Premiums:</b>	Premiums are 1% of employee gross wages, capped at the Social Security Taxable Wage Base of \$176,100 for 2025. Employees may pay up to 60% of the contribution.
<b>Job Protection:</b>	Job protection provided to covered individuals who have been employed by the employer for at least 90 consecutive calendar days.
<b>Continuation of Health Benefits:</b>	Health benefits must be maintained as if the employee was actively working. Employees may be required to continue paying the employee share of the premium.

## Apply for Benefits

### Notify Your Employer

For foreseeable events — like a birth or planned surgery — you should give your employer a 30-day notice that you intend to use PFML benefits. If the qualifying reason for your leave is sudden, you're still entitled to the leave. If this happens, notify your employer as soon as you can. Your employer can tell you whether you'll be using paper or telephonic claim submission.

### Notify The Standard

Once you find out from your employer if you'll be using paper or telephonic claim submission, you can follow the steps below to notify The Standard.

### Decision Timeline

Once The Standard has received all the necessary documentation, a decision will generally be made within five business days.



#### For paper PFML claim submission

- Request a claim packet from your HR department, or visit [standard.com](https://www.standard.com) and **find a form**.
- Select the PFML packet for your state and the leave reason. Download, fill out and print your form.
- Completed forms can be mailed or faxed using the contact information at the top of the form.



#### For telephonic PFML claim submission, call the Absence Management Service Center

Phone: 866.756.8116

Monday – Friday

- 5 a.m. – 5 p.m. Pacific
- 6 a.m. – 6 p.m. Mountain
- 7 a.m. – 7 p.m. Central
- 8 a.m. – 8 p.m. Eastern

#### We may ask for this information:

- Your employer's name and policy number
- Your employee ID number
- Your last day worked
- The reason you're requesting leave
- Your physician's contact information

This material is provided for informational purposes only and is subject to change based on legislative and regulatory developments. This material should not be relied upon for tax, legal or other professional advice. We recommend you consult with your professional advisor.

All coverage is subject to the terms and conditions of the group policy or plan document. If there is any discrepancy between this material and the group policy or plan document, the group policy or plan document will govern. Oregon Paid Family and Medical Leave Insurance underwritten by Standard Insurance Company is provided under policy form numbers: OR2023-PFML, OR2023-PFML-ENDORSEMENT

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

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