



Taking Leave for childbirth and bonding.

Maria, age 26

- Maria has an exciting event to look forward to – the birth of her second child.
- Maria is planning to take a childbirth leave and would like to spend time bonding with her new baby.
- Vermont's Parental and Family Leave Law will enable Maria to take time off, but that time would be unpaid.
- Short-term Disability Insurance (STD) can provide Maria income protection.*
- Vermont Family and Medical Leave Insurance (VT FMLI) from The Hartford protects Maria's income once Short-term Disability ends, providing up to 6 weeks for bonding leave.**

* The illustration in this case study assumes that another carrier insures the STD. If The Hartford insures the STD, the FMLI may offset, rather than exclude for the STD child birth benefit.

** The VT FMLI policy will not pay a benefit for a bonding leave when the employee is receiving disability or medical leave benefits for childbirth.

Protecting Maria's income during Leave.

Maria is the director of catering and events at Vermont's Snowcap Lodge, which is a 40-person company. Thanks to her leadership and creative vision, the number of events booked at the lodge has increased dramatically since she took the job a year and a half ago.

Maria loves her job and hopes to stay with the company long term. In the short term, she's eagerly awaiting the birth of her second child.

Maria makes an appointment with Snowcap's HR administrator early in her second trimester to learn more about what benefits are available to her.

Specifically, she'd like to hear about how Vermont's Parental and Family Leave, Short-term Disability and Vermont Family and Medical Leave Insurance will work together during her Leave.

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Maria has job and income protection during Leave.

Vermont Parental and Family Leave Law protects Maria's job for up to 12 weeks of Leave

The HR administrator explains to Maria that she qualifies for job protection under Vermont's Parental and Family Leave Law, which means she can take up to 12 weeks of Leave without worrying about losing her employment.

Paid Time Off and Short-term Disability will protect Maria's income for up to six weeks of Leave

After a one-week waiting period, which can be covered with Maria's accrued PTO, she will receive five weeks' partial pay under the company's Short-term Disability plan.

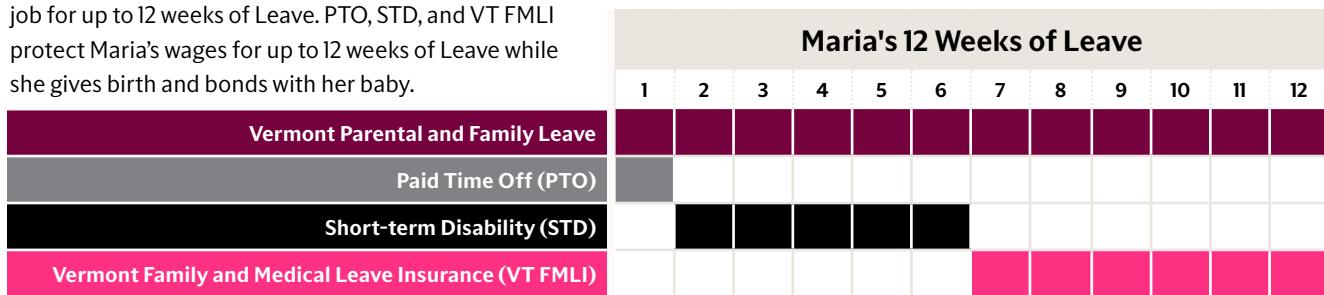
Vermont Family and Medical Leave Insurance will protect Maria's income for up to six weeks of Leave

Snowcap Lodge has signed up for Vermont's new Family and Medical Leave Insurance program through The Hartford.

Based on their plan design, employees will now have access to up to six weeks of partial income replacement under VT FMLI, which Maria can begin after her week of PTO and five weeks of Short-term Disability payments, allowing her a total of 12 weeks to take care of herself and her baby, all while still receiving a percentage of her income.

Protecting Maria's job and income during Leave.

Vermont Parental and Family Leave Law protects Maria's job for up to 12 weeks of Leave. PTO, STD, and VT FMLI protect Maria's wages for up to 12 weeks of Leave while she gives birth and bonds with her baby.



In Summary

The different types of Leave can be used together to help support an employee during a qualified Leave. They work together to assist when life happens and time away from work is needed. Eligibility and Leave durations for Paid Time Off, Short-term Disability and Family and Medical Leave Insurance vary for Vermont employees, depending on their employment status and plan design.

**To learn more about Vermont Family and Medical Leave Insurance,
reach out to your representative at The Hartford.**

Visit FMLI.thehartford.com to learn more about FMLI.



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These scenarios are fictitious and for illustrative purposes only. Available Leave offerings and durations vary by state and employers.

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