

# VERMONT FAMILY AND MEDICAL LEAVE INSURANCE PLAN INFORMATION

Family and Medical Leave Insurance (FMLI) is a benefit that gives employees the opportunity to take the time they need to care for a loved one or for themselves, without worrying about lost income.

This benefit provides partial income replacement for employees who take time away from work to take care of a family member with a serious health condition, bond with a new child, tend to their own serious health condition, care for a military service member's serious injury or illness, and address certain needs related to a family member's covered active military duty or call to active duty.

Employers may make Family and Medical Leave Insurance available to employees beginning July 1, 2024.



PRODUCT OFFERING:			
	<ul style="list-style-type: none"> <li>• <b>FMLI: COMBINED FAMILY AND MEDICAL LEAVE INSURANCE</b></li> <li>• <b>FLI: STAND-ALONE FAMILY LEAVE INSURANCE</b></li> </ul>		
<b>Leave Reasons:</b>	<table border="1"> <tr> <td> <b>FLI:</b> <ul style="list-style-type: none"> <li>• Bonding</li> <li>• Family care</li> <li>• Military exigency</li> <li>• Care for a military service member</li> </ul> </td> <td> <b>MLI:</b> <ul style="list-style-type: none"> <li>• Employee's illness or injury (non-work related)</li> <li>• Birth of a child</li> </ul> </td> </tr> </table>	<b>FLI:</b> <ul style="list-style-type: none"> <li>• Bonding</li> <li>• Family care</li> <li>• Military exigency</li> <li>• Care for a military service member</li> </ul>	<b>MLI:</b> <ul style="list-style-type: none"> <li>• Employee's illness or injury (non-work related)</li> <li>• Birth of a child</li> </ul>
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<b>Eligibility Waiting Period:</b>	Determined by the employer* *100% employee-pay-all plans will have a 6-month eligibility waiting period		
<b>Elimination Period:</b>	None or 7 days with various ways to apply them		
<b>Benefit Duration:</b>	6-26 weeks per 12-month period		
<b>Coverage Amount:</b>	60%-70% wage replacement* *Benefit percentages greater than 70% require underwriting review		
<b>Maximum Weekly Benefit Amount:</b>	Not less than \$1,945.38 and up to \$2,500. Larger amounts are available with underwriting review.		
<b>Contribution Options:</b>	<ul style="list-style-type: none"> <li>• Fully paid by employer</li> <li>• Paid by both employer and employee</li> <li>• Fully paid by employee</li> </ul>		
<b>Options for Integrating with Other Paid Employer Benefits:</b>	Has flexibility to meet an employer's business needs while supporting an employee's needs for income replacement		
<b>Intermittent Leave Durations:</b>	<ul style="list-style-type: none"> <li>• Full day</li> <li>• Hour increments (min/max)</li> <li>• Down to the minute</li> </ul>		
<b>Product Options:</b>	<ul style="list-style-type: none"> <li>• Fully insured</li> <li>• Self-insured. The Hartford offers administrative services for self-insured plans.</li> </ul>		
<b>Offset FMLI Benefits with Other Income:</b>	<ul style="list-style-type: none"> <li>• This policy is designed to be the secondary payer to other group insurance policies and employer sponsored benefits, where permitted. The employer has flexibility to determine how FMLI and existing benefits may work together.</li> <li>• For example, employers can choose to: <ul style="list-style-type: none"> <li>» Offer the Medical Leave Insurance along with the Family Leave Insurance and it can be coordinated to enhance Short Term Disability, providing additional Medical Leave coverage in terms of durations; or</li> <li>» It can be used to top up and/or wrap around other benefits.</li> </ul> </li> </ul>		



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Business Insurance  
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